

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES

Office of the Commissioner of Banks
FRANCIS W. SARGENT
GOVERNOR



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1971

SECTION C
RELATING TO

A SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

100 Cambridge Street, Boston

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

ROBERT J. MAIETTA

Director of Savings Bank Examinations

FRANCIS D. CRIMMINS

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
100 CAMBRIDGE STREET, BOSTON
FEBRUARY 1, 1972

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1971.

Respectfully,

FREYDA P. KOPLOW

Commissioner of Banks



SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1971, there were 171 savings banks in active operation. At the close of business October 31, 1971, the Springfield Five Cents Savings Bank merged into the Community Savings Bank, Holyoke. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

The following three banks were merged during the year.

NAME OF BANK	EFFECTIVE DATE	NAME OF MERGED BANK
Community Savings Bank	January 1, 1971	Holyoke Co-operative Bank
Cambridge Savings Bank	June 10, 1971	North Avenue Savings Bank
Community Savings Bank	October 31, 1971	Springfield Five Cents Savings Bank

During the fiscal year ended October 31, 1971, the following three schedules indicate the activity which occurred with respect to Main Office Relocations, Branch Offices Opened and Branch Offices which have been authorized but not, as yet in operation:

MAIN OFFICE LOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
January 27, 1967	February 16, 1971	Lynn Institution for Savings	270 Union Street, Lynn

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
February 3, 1970	November 12, 1970	Springfield Institution for Savings	465 North Main Street, East Longmeadow, Mass.
October 23, 1969	December 7, 1970	Union Warren Savings Bank	†133 Tremont Street, Boston, Mass.
January 1, 1971	January 1, 1971	Community Savings Bank	*235 Main Street, Holyoke, Mass.
July 30, 1970	January 4, 1971	Family Mutual Savings Bank	Middleton, Mass.
August 21, 1969	January 12, 1971	Springfield Five Cents Savings Bank	1235 Summer Avenue, Springfield, Mass.
December 4, 1969	January 12, 1971	Springfield Five Cents Savings Bank	1359 Springfield Street, Agawam, Mass.
July 30, 1970	February 1, 1971	Brockton Savings Bank	2071 Main Street, Brockton, Mass.
July 8, 1970	February 11, 1971	Brookline Savings Bank	1016 West Roxbury Parkway, South Brookline, Mass.
June 22, 1970	March 22, 1971	Consumers Savings Bank	†Holden Plaza, Holden, Mass.
September 15, 1970	April 12, 1971	Springfield Institution Savings Bank	Eastside of Cooley Street, (200 feet north of Allen Street), Springfield, Mass.
April 23, 1968	April 12, 1971	New Bedford Five Cents Savings Bank	Northwest corner of State Road, Route 6, Hixville Road, Smith Hills Area, Dartmouth, Mass.
November 5, 1970	May 3, 1971	Danvers Savings Bank	3 Federal Street, Danvers, Mass.
November 10, 1970	May 10, 1971	South Adams Savings Bank	Corner of Richmond Street, and State Road, Cheshire, Mass.
April 9, 1970	June 7, 1971	Ludlow Savings Bank	Center & Rood Streets, Ludlow, Mass.
June 10, 1971	June 10, 1971	Cambridge Savings Bank	*1960 Massachusetts Ave., Cambridge, Mass.
June 10, 1971	June 10, 1971	Cambridge Savings Bank	*275 Main Street, Cambridge, Mass.
January 27, 1971	June 19, 1971	Berkshire County Savings Bank	Junction of Routes 8 & 9 Allendale Shopping Center, Pittsfield, Mass.

†Relocation

*Acquired via merger

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION OF BANK
April 9, 1971	June 28, 1971	New Bedford Institution for Savings	†158 West Rodney French Blvd., New Bedford, Mass.
March 1, 1971	July 19, 1971	Worcester North Savings Institution	21 Main Street, Lunenburg, Mass.
August 14, 1970	August 2, 1971	Provident Institution for Savings in the Town of Boston	†44 Federal Street, Boston, Mass.
May 19, 1970	August 2, 1971	Suffolk Franklin Savings Institute	†3 Center Plaza, Boston, Mass.
March 18, 1971	September 11, 1971	City Savings Bank	†Free standing building, 740 William Street, Pittsfield, Mass.
September 11, 1970	September 11, 1971	City Savings Bank	Bradlees Plaza Shopping Center, Merrill Road and Dalton Avenue, Pittsfield, Mass.
May 3, 1971	September 15, 1971	Gardner Savings Bank	Route 2A — Main Street, Westminster, Mass.
April 9, 1971	September 27, 1971	Marlborough Savings Bank	71 Boston Post Road, Marlborough, Mass.
July 30, 1970	September 25, 1971	People's Savings Bank	596 South Street, Holyoke, Mass.
April 9, 1970	September 30, 1971	Newburyport Five Cents Savings Bank	Corner of Merrill Road & Route 100, Crossroads Plaza, Salisbury, Mass.
July 30, 1970	October 12, 1971	Springfield Institution for Savings	Second level of retail Mall, Baystate West Complex, Springfield, Mass.
November 5, 1970	October 26, 1971	Charlestown Savings Bank	†1628 Tremont Street, Boston, Mass.

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1971

DATE AUTHORIZED	NAME OF BANK	LOCATION OF BANK
July 17, 1969	Southbridge Savings Bank	New Shopping Center on Route 131, Sturbridge, Mass.
August 21, 1969	Springfield Institution for Savings (Opened in temporary trailer facility on 3-2-70)	Fairfield Mall, Memorial Drive, Chicopee, Mass.
June 22, 1970	Holyoke Savings Bank	Grant Plaza, Holyoke, Mass.
September 15, 1970	Fall River Five Cents Savings Bank	Southwest corner of South Main and Hall Streets, Fall River, Mass.
October 29, 1970	Charlestown Savings Bank	851 Boylston Street, Boston, Mass.
November 5, 1970	Suffolk Franklin Savings Institute	140 Huntington Avenue, Boston, Mass.
December 2, 1970	Bass River Savings Bank	Route 132, Cape Cod Mall, Hyannis, Mass.
December 2, 1970	Essex Broadway Savings Bank	Eastside of Chickering Road, and northwest side of Bunker Hill Street, North Andover, Mass.
December 2, 1970	Franklin Savings Institution	Route 116, (adjacent to Squire Village Apartments), Sunderland, Mass.
December 9, 1970	New Bedford Five Cents Savings Bank	East side of County Street, between Elm and Williams Streets, New Bedford, Mass.
January 8, 1971	Lowell Institution for Savings	†1257-1261 Bridge Street, Dracut, Mass.
January 8, 1971	West Newton Savings Bank	†326 Boston Post Road, Wayland, Mass.
January 27, 1971	Boston Five Cents Savings Bank	156 Federal Street, Boston, Mass.
February 2, 1971	Woronoco Savings Bank	22 Little River Street, Westfield, Mass.
February 22, 1971	People's Savings Bank	1948 Memorial Drive, Chicopee, Mass.
April 8, 1971	Warren Five Cents Savings Bank	Lowell and Russell Streets, West Peabody, Mass.
May 3, 1971	Assabet Institution for Savings	✓ Route 2A — Great Road, Acton, Mass.
May 3, 1971	Fall River Five Cents Savings Bank	Swansea Mall Shopping Center, Swansea, Mass.
May 3, 1971	Fitchburg Savings Bank	Twin City Plaza, Fitchburg, Mass.
May 3, 1971	Gardner Savings Bank	Route 101 & 12, Main Street, Ashburnham, Mass.
May 3, 1971	Greenfield Savings Bank	Conway Road and Main Street (Village of South Deerfield), Deerfield, Mass.
June 1, 1971	Consumers Savings Bank	Northeast intersection of Park Ave. and Mill Street, Worcester, Mass.
June 23, 1971	Newton Savings Bank	†301-305 Washington Street, Newton Center, Mass.

†Relocation

*Acquired via merger

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1971

July 1, 1971	Dorchester Savings Bank	510 Boylston Street, Boston, Mass.
July 1, 1971	Fairhaven Institution for Savings	†Southside of intersection of Washington Street, (Route 6), Fairhaven, Mass.
July 1, 1971	Springfield Institution for Savings	619 Chestnut Street, Springfield, Mass.
July 1, 1971	Watertown Savings Bank	King's Shopping Center (between Watertown & California Streets), Watertown, Mass.
July 1, 1971	Worcester County Institution for Savings	427 Main Street, Worcester, Mass.
August 12, 1971	Chelsea-County Savings Bank	†385 Broadway, Revere, Mass.
August 12, 1971	Chelsea-County Savings Bank	†354 Washington Avenue, (Prattville Area), Chelsea, Mass.
September 13, 1971	Attleborough Savings Bank	Corner of Copeland Drive and Creedon Street, Mansfield, Mass.
September 13, 1971	Consumers Savings Bank	54 Franklin Street, Worcester, Mass.
September 13, 1971	Framingham Savings Bank	Corner of Old Worcester Road and Temple Street, Framingham, Mass.
September 13, 1971	Woburn Five Cents Savings Bank	Corner of Routes 128 and 38, North Woburn Shopping Center, 2D Elm Street, North Woburn, Mass.
September 13, 1971	Bass River Savings Bank	Cranberry Cove Shopping Center, Route 6A, G. A. R. Highway, Orleans, Mass.
September 13, 1971	Home Savings Bank	140 Clarendon Street, (Y.M.C.A. Building), Boston, Mass.
October 14, 1971	Plymouth Five Cents Savings Bank	†Snow Road, rear of new Town Hall, Corner of Routes 3A and 139, Marshfield, Mass.
October 14, 1971	South Weymouth Savings Bank	Main intersection of Routes 18 & 58, South Weymouth, Mass.
October 14, 1971	Union Warren Savings Bank	Shopping Center known as Westbrook Village, West Rosbury, Mass.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$14,117 million. During the fiscal year the assets increased approximately \$1,610 million, an increase of 12.87 per cent which represents a continual increase.

TOTAL ASSETS AS OF OCT. 31		INCREASE	ANNUAL PERCENTAGE
YEAR	(in thousands of dollars)	(in thousands of dollars)	OF INCREASE
1967	\$10,333,580	\$ 588,967	6.04
1968	10,917,389	583,809	5.65
1969	11,744,330	826,941	7.57
1970	12,507,134	762,804	6.50
1971	14,116,791	1,609,657	12.87

Investments in U. S. Government holdings have increased approximately \$13 million. Municipal obligations increased \$13 million, bank and fire insurance company stocks \$71 million and other types of bonds \$703 million during the year.

The dollar increase granted on real estate loans amounted to approximately \$619 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$9,375 million and represent 66.41 per cent of the total assets.

DEPOSITS

The deposit liability of the 171 savings banks as of the close of business October 31, 1971, amounted to \$12,502 million and represented 3,919,073 accounts. The club deposit figure amounting to \$21 million is not included in the foregoing amount. During the fiscal year ended October 31, 1971, deposits increased in the amount of \$1,422 million which compares with an increase of \$684 million in the preceding year.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$1,048 million or 8.37 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$75 million since the fiscal year ended October 31, 1970. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1971. Statement number 3 of this report is now headed "Dividend Rates", and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$630 million, which is an increase of \$69 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$11.4 million at the close of business October 31, 1971. No application for a loan has been received prior to the year 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1971, this Fund insured the full amount of the deposits in 163 of the 171 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$20,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$115.4 million at the close of business October 31, 1971. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1971.

SAVINGS BANK INVESTMENT FUND

An open-end mutual fund designed primarily to enable diversified and professionally managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and subsequent amendments. Shares numbering 50,338 with a total net asset market value of \$83 million (\$1,656.99 per share) were held by 98 banks, 6 life insurance departments and the Savings Banks Employees Retirement Association on October 29, 1971. These figures compare with 52,716 shares with total net asset market value of \$74 million (\$1,404.19 per share), held by 106 savings banks, 5 life insurance departments, and the Savings Banks Employees Retirement Association on October 31, 1970.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present

time there are one hundred and sixty-seven member banks plus seven associations. The total resources of this Association amounted to \$57 million at the close of business October 31, 1971.

CHAPTER	AMENDMENT TO:	DESCRIPTION
52	G.L., c. 168, s. 35	An act increasing the maximum amount of a ninety percent loan to thirty-six thousand dollars.
92	G.L., c. 168, s. 66A	An act authorizing the issuance by savings banks of mortgage-backed securities guaranteed by the United States.
92	G.L., c. 168, s. 34	An act amending Limit of Maximum Aggregate Investment in first mortgages.
155	G.L., c. 168, s. 42	An act authorizing investment by savings banks in securities guaranteed by the Government National Mortgage Association.
177	C.L., c. 167, s. 20	An act further regulating the procedure relative to the payment or replacement by banks of lost pass-books.
352	G.L., c. 168, s. 35	An act enlarging the powers of Savings Banks to make mortgage loans.
352	G.L., c. 168, s. 14	An act authorizing 80% Mortgage loans to Nursing homes, extended care facilities or convalescent homes.
354	G.L., c. 168, s. 22c & 60b	An act making permanent the authority of savings banks to pay supplemental or variable rates of dividends or interest on certain share and deposit accounts.
394	G.L., c. 167, s. 11d	An act establishing minimum standards for security and protection.
401	G.L., c. 168, s. 74	An act relative to retirement of employees of savings banks.
455	G.L., c. 168, s. 34	An act increasing the limitations on mortgage loans from 70% to 75%.
455	G.L., c. 168, s. 35	An act increasing limit of participation loans to 20% of deposits.
505	G.L., c. 168, s. 37	An act increasing the limitations on personal loans from 10% to 12% with the approval of the Commissioner.
582	G.L., c. 167, s. 16	An act providing for payment of interest of club deposits.
857	G.L., c. 168, s. 49	An act increasing the amount of money a savings bank invests in certain preferred and common stocks from 25% to 35% of the guaranty fund and surplus.

Regulations

There is listed below regulation of the Commissioner of Banks promulgated between November 1, 1970 and October 31, 1971.

October 22, 1971 Regulations of the Commissioner of Banks established under the authority vested in him by Section 16 of Chapter 167 of the General Laws, as amended by Chapter 582 of the Acts of 1971, relative to disclosure by Savings Banks of limited payment of interest on certain club accounts.

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(Alphabetically by Name)

SAVINGS BANKS

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Barre Savings Bank	Barre	4	52
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Belmont Savings Bank	Belmont	5	53
Benjamin Franklin Savings Bank	Franklin	17	66
Berkshire County Savings Bank	Pittsfield	34	85
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Boston Five Cents Savings Bank, The	Boston	5	53
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Bridgewater Savings Bank	Bridgewater	10	57
Brighton Five Cents Savings Bank	Boston	6	53
Bristol County Savings Bank	Taunton	39	91
Brockton Savings Bank	Brockton	10	58
Brookline Savings Bank	Brookline	10	59
Cambridge Savings Bank	Cambridge	11	59
Cambridgeport Savings Bank	Cambridge	11	59
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Name	Location	Pages	
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Lynn Institution for Savings	Lynn	26	75
Malden Savings Bank	Malden	26	75
Marblehead Savings Bank	Marblehead	26	75
Marlborough Savings Bank	Marlboro	26	76
Medford Savings Bank	Medford	27	77
Medway Savings Bank	Medway	27	77
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South Weymouth Savings Bank	Weymouth	43	95
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Stoneham Savings Bank	Stoneham	39	90
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Taunton Savings Bank	Taunton	39	91
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Union Warren Savings Bank	Boston	9	57
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ABSTRACTS OF THE ANNUAL REPORTS
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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION



ABINGTON

Abington Savings Bank
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	Donald R. Eldridge <i>Treasurer</i>
Douglas J. Bone <i>Vice President</i>	William J. Giniewicz <i>Assistant Treasurer</i>
James E. Doughty <i>Clerk of Corporation</i>	

Trustees

W. S. Bancroft	R. F. Ludden
*D. J. Bone	†D. H. Lynch
W. E. Browne (Hon.)	J. I. Maxwell
J. D. Cutler	*C. A. Robertson
†J. W. Dennis	*C. A. Smith
†J. E. Doughty	*J. P. Smith
R. W. Gates	*C. A. Tarr
M. D. Haskins (Hon.)	R. L. Trask
L. A. Hathaway	H. B. Trufant

Deposits go on interest first day of the month
Dividends are payable January 1, April 1, July 1
and October 1

Annual meeting date as provided for in By-Laws
second Wednesday in December

ADAMS

South Adams Savings Bank
2 Center Street

Date of Incorporation, May 1, 1869

Branch Office

1 South Street, Cheshire

John J. Gallivan <i>President</i>	Michael Kwasniowski, Jr. <i>Treasurer</i>
Thomas O. Harvey	Larena S. Potter
Benedict P. Polak <i>Vice Presidents</i>	Peter Zabek, Jr. <i>Assistant Treasurers</i>
Richard P. Ouellette <i>Clerk of Corporation</i>	

Trustees

†M. S. Anthony	†D. L. LaFrance
G. F. Boisvert (Hon.)	†F. S. Lazarczyk
J. I. Curtin	R. P. Ouellette
W. J. Donovan (Hon.)	*B. P. Polak
†J. J. Gallivan	C. F. Reid (Hon.)
J. J. Grosz	H. M. Rice (Hon.)
*T. O. Harvey	*J. T. Satko
*W. H. Hoffman	F. E. Sauve
M. Kwasniowski, Jr.	*L. V. Willett (Hon.)

Deposits go on interest from day of deposit to day
of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws
first Wednesday in May

AMESBURY

**Provident Institution for Savings in the Towns
of Salisbury and Amesbury**
5 Market Street

Date of Incorporation, February 20, 1828

Albert Leddy <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
George L. Briggs, Jr.	Harold C. Webber <i>Assistant Treasurer</i>
Walter A. Holbrook, Jr.	Walter W. Hammond <i>Clerk of Corporation</i>
Hans Rie <i>Vice Presidents</i>	

Trustees

G. L. Briggs, Jr.	*W. A. Holbrook
*F. F. Calnan	†W. B. Hunt
†W. C. Clark	*A. Leddy
J. C. Fuller	H. A. Miller
N. H. Hamel	*H. Rie
W. W. Hammond	†L. J. Shore

Deposits go on interest fifteenth business day of
each month

Dividends are payable January 25, April 25, July 25
and October 25

Annual meeting date as provided for in By-Laws
fourth Wednesday in May

AMHERST

Amherst Savings Bank
1 South Pleasant Street

Date of Incorporation, April 5, 1864

Branch Offices

142 Russell Street, Hadley
487 Newton Street, South Hadley

Robert McCarter <i>President</i>	Bruce G. Brown <i>Clerk of Corporation</i>
Winthrop S. Dakin <i>Exec. Vice President</i>	Lawrence H. Smith <i>Treasurer</i>
Scott H. Harvey <i>Vice President</i>	Donald A. Vickowski <i>Assistant Treasurer</i>
Alexander Madenski <i>Asst. Vice President</i>	

Trustees

H. W. Atkins	C. R. Longworth
†R. L. Bates	*R. McCarter
B. G. Brown	H. I. Newell
*K. D. Cuddeback	V. J. Peterson
W. S. Dakin	*W. P. Rackliffe
†H. M. Elder	†A. D. Rhodes
P. T. Ford	H. H. Skillings
*R. P. Hadley	A. L. Torrey
K. M. Hertzfeld	*W. L. Vincent

Deposits go on interest from day of deposit

Dividends are payable January 1, April 1, July 1
and October 1

Annual meeting date as provided for in By-Laws
third Wednesday in January

ANDOVER

The Andover Savings Bank
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices

108 Main Street, North Andover
547 Broadway, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Kenneth H. Pollard <i>Clerk of Corporation</i>	Dana W. Kingsley
	Frank P. Tuminelli <i>Assistant Treasurers</i>

Trustees

L. S. Appleton	R. C. MacGowan
*T. A. Bridges	†E. C. Nichols
*P. S. Clements	K. H. Pollard
A. W. Ermer	*A. W. Reynolds
*C. G. Hatch	†H. N. Stevens, Jr.
*R. M. Henderson	*G. Sutton
†J. M. Kemper	J. L. Wood

Deposits go on interest from day of deposit

Dividends are payable last business day of each
month

Annual meeting date as provided for in By-Laws
last Monday in November

*Member of Board of Investment.

†Member of Auditing Committee.

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark
President

Janet M. Pavliska
Vice Treasurer

Paul A. Cameron
Arthur D. Saul, Jr.
Vice Presidents

George C. Henderson, Jr.
Alexander Malcomson, Jr.

Burton Harrison
Asst. Vice President

W. Warren Ramirez
Philip L. Russo
John W. Tarca
Assistant Treasurers

Paul A. Cameron
Treasurer

Robert F. O'Brien
Clerk of Corporation

Trustees

†R. W. Baker
†C. W. Blackmon
M. W. Bradford
P. A. Cameron
*E. P. Clark
J. B. Fox
H. M. Gott (Hon.)
*W. F. Homer, Jr.
F. Keefe

†W. C. McCarty
R. F. O'Brien
G. C. Porter (Hon.)
*G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng
A. C. Tobey
A. Weller

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable first business day of each month

Annual meeting date as provided for in By-Laws second Wednesday of December

ATHOL

Athol Savings Bank
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd
President

Arthur R. James
Treasurer

A. Spaulding Rose
Arthur R. James
Vice Presidents

Leonard E. King
Assistant Treasurer

Howard M. Lougee
Clerk of Corporation

Trustees

†W. Findlay
A. E. Hamm
†R. R. Haven
*E. J. Herd
†H. H. Higgins
A. R. James

L. E. King
*P. P. Jerrie
H. M. Lougee
*S. A. Perekslis
*A. S. Rose
*R. M. Tyler

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street

Date of Incorporation, March 5, 1885

Richard J. O'Toole
President

Edwin B. Coltin
Clerk of Corporation

James R. Pender
Robert U. Holden
Vice Presidents

George P. Koronis
Treasurer

Beatrice E. Cooper
Assistant Treasurer

Trustees

*A. E. Anderson
†D. W. Balch
M. J. Barba
*D. E. Boatman
W. S. Boettcher
E. B. Coltin
S. F. Conant (Hon.)
B. W. Drew
D. P. Hardy
R. U. Holden

F. Jahn (Hon.)
G. P. Koronis
P. N. Laggis
R. J. Larkin
†J. J. Madigan
*R. J. O'Toole
*A. L. Paulson
*J. R. Pender
J. T. Sullivan (Hon.)
S. H. Turner (Hon.)

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion
President

John E. Maki
Treasurer

Albert J. Regienus
Vice President

Irving M. Hale
Clerk of Corporation

F. William McQuestion
Chairman of Board

Trustees

C. G. Allen, Jr.
*J. W. Britton
G. P. Brown (Hon.)
†P. T. Carroll
S. C. Case (Hon.)
*C. S. Connington, Sr.
F. J. Cranston
†I. M. Hale

†E. C. Hutchinson
J. E. Maki
*F. W. McQuestion
J. R. Moore
*A. J. Regienus
*G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

BELMONT**Belmont Savings Bank**
2 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

William W. Arbuckle <i>President</i>	Dorothy G. Backman Raymond H. Fougere <i>Asst. Vice Presidents</i>
Vincent L. Hennessy	A. Leavitt Taylor <i>Clerk of Corporation</i>
August R. Meyer	Edward C. Wilson <i>Chairman of Board</i>
Robert B. Pitcher	
Edward C. Wilson <i>Vice Presidents</i>	
Francis Harvey <i>Treasurer</i>	

Trustees

†L. C. Anderson	*A. R. Meyer
*W. W. Arbuckle	†C. B. Nickerson
G. Cushman	G. M. Olive, Jr.
W. J. Davidson	*R. B. Pitcher
F. Harvey	†W. A. Sehan
*V. L. Hennessy	A. L. Taylor
R. O. Howe	C. E. Westlund
C. Kendall	*E. C. Wilson
H. A. Laaby (Hon.)	P. R. Winters

Deposits go on interest fifteenth day of each month
Dividends are payable 15th day of January, April,
July and October
Annual meeting date as provided for in By-Laws
fourth Wednesday in January

BEVERLY**Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Branch Office
Dodge Street

R. Wendell Dronsfield <i>President</i>	Douglas S. Littlehale <i>Clerk of Corporation</i>
Norman C. Foster	Clay G. Parmenter <i>Treasurer</i>
Joseph A. Kelly	Helen R. Fiske
Robert O. Lunn	Michael L. Llewellyn
George R. Spear <i>Vice Presidents</i>	Sheldon R. Norwood <i>Assistant Treasurers</i>
Elizabeth L. Butterworth <i>Asst. Vice President</i>	

Trustees

G. A. Baker	D. J. Gordon
R. H. Bliss	†P. T. Greenlaw
D. F. Booth	*J. A. Kelly
T. H. Bott, Jr. (Hon.)	D. S. Littlehale
†C. Campbell	*R. O. Lunn
L. W. Cann	†W. A. Mood
†P. R. Clark	C. F. Nagel
M. R. Cole	A. J. Sheehan
†L. W. Davis	*G. R. Spear
*R. W. Dronsfield	R. C. Stapledon
J. H. Fine	W. C. Tannebring, Jr.
*N. C. Foster	R. E. Vincent
B. Glovsky	

Deposits go on interest from day of deposit
Dividends are payable January 15, April 15, July 15
and October 15
Annual meeting date as provided for in By-Laws
third Wednesday in March

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, February 22, 1825

Branch Offices
One Center Plaza
77 Milk Street

385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
704 Boylston Street
441 Brookline Avenue
2343 Washington Street, Roxbury
696 Centre Street, Jamaica Plain
1895 Centre Street, West Roxbury

Robert J. Spiller <i>President</i>	John G. Welch <i>Treasurer</i>
Edwin J. Beck	Charles M. Byron
Robert T. Lawrence	Paul F. Coveney
Howard C. Nason	Arthur J. Duffy
Charles H. Wood	Edward P. Foley
John G. Welch <i>Vice Presidents</i>	Souren M. Garabedian
Charles H. Bennett	James A. McGowan <i>Assistant Treasurers</i>
Peter J. Blampied	Fosdick P. Harrison <i>Clerk of Corporation</i>
Bernice M. Clay	Robert M. Morgan <i>Chairman of Board</i>
Herbert P. Gray	
Charles G. Katibian	
Thomas E. Manley	
Wesley W. Neilssien	
L. Walter Nelson	
Linton E. Taber	
Clarence D. Wilson <i>Asst. Vice Presidents</i>	

Trustees

B. Adams	*R. M. Morgan
S. M. Beal, Jr.	R. S. Morse
*D. H. Bigelow	J. R. Morss
G. S. Bissell	W. F. Morton
*M. G. Bolster	*C. B. Rechner
R. F. Bradford	D. R. Sargent
S. Brown	C. I. Schottland
F. J. Carey	M. A. Shattuck, Jr.
*A. L. Coburn, Jr.	*J. J. Snyder
†H. W. Cole	*R. J. Spiller
J. F. Collins	†D. G. Sullivan
W. A. Collins	L. A. Sykes
C. M. Cutler	D. T. Trigg
A. P. Everts, Jr.	F. F. Vorenberg
W. F. Goodale, Jr.	E. Walcott
A. H. Haffenreffer, Jr.	R. P. Waters, Jr.
S. P. Harrison	L. H. Weinstein
C. S. Hart	M. C. Wheeler
P. F. Hellmuth	J. N. White
H. D. Hodgkinson	R. G. Wiese
V. C. Johnson	J. M. Wood, Jr.
R. T. Lawrence	†A. S. Woodworth
J. P. McSherry	P. I. Wren

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws
Tuesday next preceding the tenth day of April

*Member of Board of Investment.

†Member of Auditing Committee.

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices

121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland Circle

Charles J. Kiley, Jr.
President

J. Warren Sullivan
Vice President

John C. Kiley
Treasurer

Barry F. St. George
 Joseph E. Kovalski
 Thelma S. Devine
Assistant Treasurers
 Gaetano T. Cuggino
Clerk of Corporation

Trustees

†J. H. Connors
 G. T. Cuggino
 *N. J. Cuggino
 T. J. Curtin
 †E. P. Ford
 *J. E. Hurley
 †J. S. Kavanah

*C. J. Kiley, Jr.
 J. C. Kiley
 J. J. Murphy
 *E. K. Pilsbury
 Guido Salvucci
 J. W. Sullivan
 *A. J. Welch, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Wednesday in April

Charlestown Savings Bank
55 Summer Street

Date of Incorporation, April 7, 1854

Branch Offices

532 Commonwealth Avenue
126 High Street
1 Thompson Square, Charlestown
1628 Tremont Street
25 Union Street
1355 Washington Street

John E. Wilkinson
President

Robert W. Garver
Exec. Vice President

Robert T. Allmon
 Charles F. Sherman
Vice Presidents

Oliver C. Peterson
 John E. Stewart

Robert H. Sulis
 Carl H. Wiedemann
Asst. Vice Presidents

Florence M. Moody
Clerk of Corporation

Kenneth N. S. Ferguson
Treasurer

David S. Carr
 Charles E. Potts, Jr.
 Louise Seely
 Horace W. Tibbetts
Assistant Treasurers

Norman F. Barrett
Chairman of Board

Trustees

*S. C. Badger
 *N. F. Barrett
 W. S. Brewster
 †A. T. Buros
 †M. M. Cantor
 R. B. Chesley
 L. W. Cronkrite
 J. Farley
 R. B. Fowler
 R. W. Garver
 F. L. Glimp
 A. J. Goldberg
 W. H. Goldsmith, Jr.
 E. V. Grabill
 G. Hansep
 J. P. Healey
 T. M. Hennessey
 *T. M. Horan
 *D. J. Hurley

R. B. Johnson
 A. Loring
 †C. F. Machen
 W. M. McCormick
 H. B. McGuire
 D. A. Mittell
 R. B. Pendery
 E. H. Perkins
 D. W. Scudder
 H. B. Shepard, Jr.
 *F. F. Stockwell
 W. E. Tilburg
 †C. W. Trempf
 F. L. Tucker
 R. J. VanNostrand
 F. W. Watriss
 C. M. Werly
 *J. E. Wilkinson
 R. D. Williams

Deposits go on interest from day of deposit
 Dividends are payable 15th day of each month
 Annual meeting date as provided for in By-Laws third Thursday in November

Dorchester Savings Bank
572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices

1625 Blue Hill Avenue, Mattapan
22 Boylston Street
234 Mt. Vernon Street
569 Washington Street

700 American Legion Highway, Roslindale

Arthur F. Shaw, Jr.
President

Arthur C. Murray
Exec. Vice President

Emanuel H. Sanders
 Verdie A. Dodds
 Charles E. Gibson
 Endicott Smith
 George P. Towle
Vice Presidents

William J. Collins
 Alton L. Horte

Louis H. Maurer
Asst. Vice Presidents

Arthur C. Murray
Treasurer

William M. Horte
 Donald C. McLeod
 Loretta J. Philbrick
 Harold Saunders, Jr.
Assistant Treasurers

Robert P. Kenney
Clerk of Corporation

Trustees

P. L. Amon
 †A. B. Andrews
 P. Barrow
 A. S. Beale
 W. E. Blair
 †C. E. Borden
 R. L. Clark
 *C. F. Collins
 *V. A. Dodds
 †E. A. Farnum
 S. Fernald
 *W. R. Freeman
 *C. E. Gibson
 †F. A. Giles, Jr.
 *L. V. Gould
 F. H. Graham
 J. M. Haffenreffer

S. W. Howe
 E. C. Keating (Hon.)
 R. A. Keating
 †R. P. Kenney
 R. Lowe, Jr. (Hon.)
 E. F. McAuliffe
 A. C. Murray
 J. B. Pepper
 L. J. Roazen
 A. S. Roe (Hon.)
 *E. H. Sanders
 *A. F. Shaw, Jr.
 E. Smith
 *G. P. Towle
 A. C. Trethewey (Hon.)
 T. F. Tuttle
 D. W. Vose

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month
 Annual meeting date as provided for in By-Laws second Wednesday in May

East Boston Savings Bank
10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office

1 Bennington Street

C. Maxwell French
President

Ralph R. Bagley
 Richard P. Belcher
 Stewart P. Lynch
Vice Presidents

Pasquale A. Cervizzi
Clerk of Corporation

Charles R. Cranford
Treasurer

Frederick M. Bruno
 M. Louise Townsend
 Joseph A. Sciortino
 James W. Yandell
Assistant Treasurers

C. Maxwell French
Chairman of Board

Trustees

*J. E. Bagley, Jr.
 R. R. Bagley
 R. P. Belcher
 *J. D. Brown
 P. A. Cervizzi
 *W. M. Cooke
 G. R. Cornwell
 C. R. Cranford
 J. D. D'Alessandro
 R. Dell Orfano
 F. B. Duncan (Hon.)
 *W. H. Dykstra
 C. M. French
 A. S. Garon

†J. Guarino
 G. E. Hodge (Hon.)
 †J. I. Lynch
 *S. P. Lynch
 R. H. McLaughlin
 G. M. Morrison, Jr.
 W. R. Morrison, Jr.
 A. S. Pigeon
 A. S. Ripa
 *R. E. Webb
 A. F. Wilson
 †H. C. Young
 F. J. Zeo

Deposits go on interest from day of deposit
 Dividends are payable 16th day of each month
 Annual meeting date as provided for in By-Laws Monday preceding fifteenth day of April

*Member of Board of Investment.

†Member of Auditing Committee.

Eliot Savings Bank
165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

P. Roland Hebert <i>President</i>	George B. Rowlings <i>Clerk of Corporation</i>
Richard S. Willis Laurence K. Hawkins Whitney Wright Leila M. Atwood <i>Vice Presidents</i>	Charles P. Read <i>Treasurer</i> Leila M. Atwood Ernest W. Hale <i>Assistant Treasurers</i>

Trustees

L. M. Atwood	†R. C. Hussey
*E. L. Bond	G. B. Jones
H. E. Braconier	A. Latham, Jr.
†F. A. Brewer, Jr.	†H. D. Norstrand
†H. J. Chilton	G. B. Rowlings
E. H. Eacker	R. H. Smithwick
A. B. Emmons	F. J. Staples
*B. H. Field	M. G. Summers
*L. K. Hawkins	T. S. Thompson
*P. R. Hebert	H. C. Ward
L. P. Hills	*R. S. Willis
†D. C. Howlett	*W. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

Grove Hall Savings Bank
35 Washington Street (Brighton District)

Date of Incorporation, January 30, 1914

Branch Office
1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg <i>President</i>	Joseph G. Hallett <i>Treasurer</i>
Lester Endlar Edward S. Lebowich Daniel Weisberg <i>Vice Presidents</i>	Irving Adams Wilbur R. Beane Mark F. Daley James T. Mulligan <i>Assistant Treasurers</i>
Arnold S. Dane <i>Clerk of Corporation</i>	

Trustees

G. Alpert	S. Pinsly
A. Altschuler	J. G. Riesman (Hon.)
H. Ansin	*L. R. Rolde
A. S. Beal	I. M. Saunders
W. L. Collins (Hon.)	M. Saxe (Hon.)
†L. H. Dana	S. Schein
A. S. Dane	†B. G. Shapiro
*C. S. Elkind	H. Singer
*L. Endlar	S. L. Slosberg (Hon.)
†L. Flax	B. Solomon
F. H. Fox	I. Usen (Hon.)
*A. M. Ginzberg	J. Ware, Jr.
M. Gordon	*D. Weisberg
J. G. Hallett	J. Weisberg
*J. Kardon	M. Weiss
E. S. Lebowich	H. W. Whynot

Deposits go on interest from day of deposit

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank
263 Washington Street

Date of Incorporation, May 21, 1912

James W. Conners <i>President</i>	Natale Coraine <i>Treasurer</i>
William F. Hickey Albert P. Hill J. Joseph Maloney Philip P. Stuart <i>Vice Presidents</i>	William L. Donovan Philip M. McManamin <i>Assistant Treasurers</i> Charles B. Carroll <i>Clerk of Corporation</i>

John D. Riordan
Chairman of Board

Trustees

C. B. Carroll	*J. J. Maloney
*J. W. Conners	P. M. McManamin
N. Coraine	L. O'Connell
J. J. Cotter (Hon.)	†J. W. O'Connor
W. F. Coyne	A. B. Rice
F. C. DeSantis	G. M. Rideout
J. F. Desmond	*J. D. Riordan
J. E. Downes, Jr.	E. H. Roemer
†B. J. Dwyer	†G. A. Rowe
A. E. Haley	W. H. Ryan (Hon.)
C. J. Ligotti	*P. P. Stuart
*J. J. Magee	T. E. Sullivan
J. W. Mahoney	

Deposits go on interest from day of deposit

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday of May

Home Savings Bank
69 Tremont Street

Date of Incorporation, March 17, 1869

John H. Guluzian <i>President</i>	Donald A. Pope <i>Treasurer</i>
Donald A. Pope Brinton Watson <i>Vice Presidents</i>	Christopher C. Winslow <i>Vice Treasurer</i>
William R. Tuttle Frederick R. Wood <i>Asst. Vice Presidents</i>	John P. Cooper David L. Delano Donald B. Emerson William J. Herrick Edward H. O'Brien <i>Assistant Treasurers</i>
Evelyn F. Grace <i>Clerk of Corporation</i>	

Trustees

J. J. Arena	*D. B. Ingram
*D. C. Arnold	A. H. Johnson
*P. W. Atwood	W. A. W. Krebs
*B. Bump	L. H. Martin
K. J. Butters	D. J. Moore, Jr.
N. L. Cahners	†C. A. Morss, Jr.
C. H. Eaton	D. A. Pope
*D. J. Evans	J. Preston, Jr.
P. Fitzpatrick	E. Reynolds, Jr.
†E. L. Francis	J. F. Rich
J. H. Fullerton	†R. S. Shreve
*L. S. Glidden, Jr.	C. L. Smith, Jr.
*J. H. Guluzian	R. Wengren
W. G. Harding	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.

†Member of Auditing Committee.

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Reed Freeman	Richard B. Grane
Harlan R. Pinkham <i>Vice Presidents</i>	Ruth M. Sudbey <i>Assistant Treasurers</i>
Robert F. Dray <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

Trustees

†P. G. Douglas	†M. T. Pike
*M. J. Dray	*H. R. Pinkham
R. F. Dray	*E. R. Pulsifer
*R. Freeman	D. T. Scott
*C. W. Hardy	A. Stevens
*H. Heap, Jr.	O. W. Swangren
A. L. MacDonald, Jr.	†S. O. Swangren
G. F. Marden	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank

1575 Tremont Street (Roxbury District)

Date of Incorporation, November 5, 1915

Thomas W. Crosby <i>President</i>	John M. Burchell <i>Treasurer</i>
Donald B. Wallace <i>Exec. Vice President</i>	Henry Slide <i>Assistant Treasurer</i>
James W. Haley	Frank J. Glossa <i>Clerk of Corporation</i>
A. James MacLellan	
Joseph G. Murphy <i>Vice Presidents</i>	

Trustees

W. G. Bowers	J. F. McHale, Jr.
*G. I. Breen	J. F. McHale, Sr.
P. C. Cleary	†P. E. Mitchell
*J. P. Condon	W. F. Morris, Jr.
R. J. Cotter, Jr.	*J. G. Murphy
*T. W. Crosby	D. M. Owens
†K. G. Fetting	J. J. Reagan
W. J. Gormley	*J. J. Riley, Jr.
*J. W. Haley	†W. J. Sheils
F. T. Kelley	W. H. Sullivan
R. H. Kelly	W. A. Tracy
*A. J. MacLellan	T. F. True, Jr.
R. A. MacLellan (Hon.)	F. A. York, Jr.
T. E. Mahony	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings
in the Town of Boston

36 Temple Place-30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices
44 Federal Street

Summer-Washington Subway
15 Prudential Center Plaza
25 State Street

Charles River Plaza Shopping Center
151 Tremont Street
43 Kneeland Street

John S. Howe
President

Kenneth B. McMullen
Exec. Vice President

Donald G. Benson
 Albert R. Johannesen
 William B. Marshall
 William J. Maytum
 Norman McIntosh
Vice Presidents

Wm. Arthur Dupee
Sec. of Corporation

C. Philip Hammond
Treasurer

Philip H. Theopold
Chairman of Board

Walter L. Bergman
 Joseph A. Comerford
 Stephen J. Delano
 David O. Fletcher
 Richard J. Foley
 Dean P. Friberg
 Dorothy Kinsella
 Margaret A. Linton
 Alice G. O'Connor
 John R. Studer
 Walter G. Sullivan
 Margaret E. Tracy
Asst. Vice Presidents
 Walter L. Bergman
 Charles J. Coffin
 Joseph A. Comerford
 Dean P. Friberg
 Paul T. Flynn
 Albert R. Johannesen
 Margaret A. Linton
Assistant Treasurers

Trustees

†J. Q. Adams	G. M. Lovejoy, Jr.
†O. K. Anderson	*J. Lowell
R. L. Banks	*E. Lyne
E. L. Bigelow, Jr.	K. B. McMullen
L. P. Chamberlain	G. R. Minot
Hilliard J. Coan	F. S. Moseley, III
H. Coolidge	L. R. Niles
*J. L. Cooper	G. Olmsted, Jr.
C. Devens	E. H. Osgood
W. A. Dupee	A. H. Parker
M. Gray	B. D. Parks
J. Grew	R. F. Perkins
*H. F. Hagemann, Jr.	J. M. Powell
†B. M. Hall	J. A. Shane
†E. B. Hanify	*P. H. Theopold
J. S. Howe	J. L. Thorndike
A. W. Hunnewell, Jr.	W. N. Thorndike
R. C. Jordan	D. C. Watson
W. Seavey Joyce	S. H. Wolcott, Jr.
*R. Livermore, Jr.	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of December

South Boston Savings Bank**460 West Broadway (South Boston District)**

Date of Incorporation, March 3, 1863

Alfred W. Archibald <i>President</i>	Dana L. Ruoff <i>Treasurer</i>
Francis P. Hersey	Robert C. Feeney
George M. Pond <i>Vice Presidents</i>	Robert E. Lee
John M. Bleakie <i>Clerk of Corporation</i>	William D. Powers <i>Assistant Treasurers</i>
	Chandler Bigelow <i>Chairman of Board</i>

Trustees

*A. W. Archibald	J. J. Grigalus
L. W. Archibald	*F. P. Hersey
*C. Bigelow	I. L. Hobbs
J. M. Bleakie	E. H. Hommel
*H. Bowen	R. R. Laine
*A. J. Bowker	C. R. LaPlante
E. B. Cass	†E. G. Morse
C. J. Crowley	*F. G. Neal
†C. A. Curtis	D. L. Ruoff
D. M. DeHart	E. J. Ryall
F. E. Douglas	†R. E. Seeger
H. Gambrill, Jr.	J. J. Shaughnessy

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws
second Tuesday in April

Suffolk Franklin Savings Bank**45 Franklin Street**

Date of Incorporation, March 7, 1833

Branch Offices

1 State Street	6 Park Square
3 Center Plaza	205 Berkeley Street
66 Charles Street	607 Boylston Street
	139 Massachusetts Avenue
	10 Birch Street, Roslindale
	217 Adams Street, Dorchester
	1906 Centre Street, West Roxbury

Edward M. Kehoe <i>President</i>	David D. Samson <i>Treasurer</i>
Herbert W. Gray, Jr. <i>Exec. Vice President</i>	Arthur F. DiTrapano
Charles H. Douglass, Jr.	George I. Ericson
Carl S. Ericson	Joseph M. McDonough
Clayton R. Foote	Robert C. Richdale
Hauthaway Mabbett	Douglas W. Smith
Richard B. Paige <i>Vice Presidents</i>	Robert E. Snow
James T. Bailey, Jr.	Charlotte M. Soutter
Elinor L. Coggin	Robert A. Williams <i>Assistant Treasurers</i>
Albert A. Osterberg	Lawrence B. Damon <i>Clerk of Corporation</i>
Charles A. Swanson	
Robert D. West <i>Asst. Vice Presidents</i>	

Trustees

H. H. Ayer	†R. Harte, Jr.
*J. H. Bacheller, Jr.	L. T. Hill (Hon.)
J. Barnard, Jr.	G. Howland
A. G. Barry	A. B. Hunt
T. P. Beal (Hon.)	K. L. Isaacs
G. W. Blakeley, Jr.	H. W. Jarvis
C. I. Blanchard	*E. M. Kehoe
H. J. Bourneuf	E. L. King
E. D. Brooks, Jr.	R. W. Lawson
R. P. Chapman	A. P. Loring
L. F. Daley	*R. H. Lovell
L. B. Damon	*J. W. Lund
C. H. Douglass, Jr.	*H. H. Meyer, Jr.
W. R. Driver, Jr.	A. O'Keefe (Hon.)
R. J. Eaton (Hon.)	W. L. Pierce
J. G. Flint	R. S. Robie, Jr.
E. W. Gammons (Hon.)	J. E. Rogerson
J. F. Gerrity	W. B. Snow (Hon.)
H. W. Gray, Jr.	C. H. Spaulding
G. Hall, III	†H. P. Wilkins
F. T. Hammond, Jr.	W. W. Wolbach
J. B. Harriman	H. A. Wood, Jr.
*M. L. Harris	R. R. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws
third Tuesday in December

Union Warren Savings Bank**216 Tremont Street**

Date of Incorporation, February 21, 1829

Branch Offices

52 Congress Street
174 Federal Street
69 Franklin Street
North Station Concourse
133 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan <i>President</i>	Thomas M. Joyce <i>Clerk of Corporation</i>
Howard M. Bacon	Herbert V. Gearty <i>Treasurer</i>
Robert W. Clifford	Joseph G. Edwards
Herbert V. Gearty	Paul F. Foley
Malcolm T. MacVicar	Henry G. Hedquist
Albert E. Pfefferle	Johan G. W. Holmberg
Charles W. Swinton <i>Vice Presidents</i>	Francis J. Shea, Jr. <i>Assistant Treasurers</i>
Paul E. Dion	
Paul F. Foley	
Francis J. Shea, Jr. <i>Asst. Vice Presidents</i>	

Trustees

*J. I. Ahern	A. B. Gowling
R. W. Bachelder	†R. W. Hubbs
†J. K. Benson	†J. F. Hunnewell
*F. P. Brennan	*T. Johnson
F. H. Burr	T. M. Joyce
F. A. Carlson	W. C. Kendrick
E. Catlin, Jr.	C. Kenny
*T. Chase	*E. H. Lane
R. W. Clifford	M. T. MacVicar
*R. N. Cox	*J. C. Morrison
E. B. Crowley	T. Motley
*D. L. Currier	*E. J. O'Neil, Jr.
B. A. Druker	†L. H. Parks
B. T. Fawcett	A. E. Pfefferle
J. B. Finigan	J. V. Quinlan
*W. J. Fitzgerald	H. H. Scott
†T. J. Galligan, Jr.	C. W. Swinton
H. V. Gearty	*W. B. Tyler
C. E. Gowdy	J. N. Worcester

Deposits go on interest from day of deposit
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws
Thursday before the second Monday in April

BRAINTREE**The Braintree Savings Bank****865 Washington Street**

Date of Incorporation, March 21, 1870

Branch Office**South Shore Plaza**

Robert P. Gray <i>President</i>	Donald K. Norris <i>Clerk of Corporation</i>
Lindsay L. Tait <i>Exec. Vice President</i>	Edward W. Archibald <i>Treasurer</i>
Gordon W. Bryant	Edmund G. Bregoli
Herbert B. Hollis	Donald C. Olson
John T. Trefry, Jr. <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	William E. Westman <i>Chairman of Board</i>

Trustees

*H. J. Albee	†L. K. Oliphant
J. Barile	R. F. Peck
*G. W. Bryant	*R. W. Proctor
*R. P. Gray	*R. W. Sullivan
H. B. Hollis	†J. H. Swift, Jr.
F. J. Klay	*J. T. Trefry, Jr.
†F. J. Landenberger	*W. E. Westman
D. K. Norris	

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting day as provided for in By-Laws
3rd Tuesday of April

BRIDGEWATER

Bridgewater Savings Bank
14 Main Street

Date of Incorporation, March 19, 1872

Branch Office

12 West Center Street, West Bridgewater

Ralph A. Hopkins <i>President</i>	Edward B. Hayward, II <i>Treasurer</i>
Herman G. Daiker	James A. McGuigan
Joseph W. Johnson <i>Vice Presidents</i>	Thomas J. Phelan, Jr. <i>Assistant Treasurers</i>
Herbert A. Sarkisian <i>Clerk of Corporation</i>	Herman G. Daiker <i>Chairman of Board</i>

Trustees

*R. G. Barker	†J. J. Kent
†F. W. Burrill	J. E. Lucini
*W. E. Clark	R. A. McNeeland
*H. G. Daiker	†W. M. O'Rourke
M. A. Edson	*R. B. Pickett
*H. M. Estabrook, Jr.	†C. P. Resevick
C. A. Freeman	*E. W. Rice
R. C. Garrison	F. Sanborn
E. B. Hayward, II	H. A. Sarkisian
*R. A. Hopkins	A. S. Tolivaiva
*J. W. Johnson	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON

Brockton Savings Bank
1 North Main Street

Date of Incorporation, March 3, 1881

Branch Offices

443 Belmont Street
589 Centre Street
2071 Main Street

Harry E. Adams, Jr. <i>President</i>	John A. Eaton, Jr. <i>Clerk of Corporation</i>
Anthony D. Matarese	Reeves P. Relyea
Michael E. Tumonis <i>Vice Presidents</i>	<i>Treasurer</i>
Frank B. Hatch	Milton H. Davidson
Walter R. Lendh	Aubrey J. Lynche
Theodore L. Vitty <i>Asst. Vice Presidents</i>	Rodney A. Stevens <i>Assistant Treasurers</i>

Trustees

*H. E. Adams, Jr.	G. E. Keith
H. A. Baynes	A. L. Lane
H. S. Crocker (Hon.)	*F. B. Linehan
†S. W. Davis	J. P. Lankiewicz, Jr.
J. M. Dreystadt	*A. D. Matarese
J. A. Eaton, Jr.	G. M. McCrillis, Jr.
*B. C. Forsberg	M. B. Norcross (Hon.)
C. N. Fuller	E. H. O'Neill
*K. L. Hanson	†P. W. Prouty
G. O. Jenkins	†K. E. Sampson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Thursday in December

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Branch Office

Westgate Mall

Deane R. MacKenzie <i>President</i>	Robert E. Swanson <i>Treasurer</i>
Andrew F. Phillips	Richard L. Drew
Richard C. Reed <i>Vice Presidents</i>	Matthew Nicoll
William E. Doyle, Jr. <i>Clerk of Corporation</i>	Joseph M. Picanzi
	Carleton G. Smith <i>Assistant Treasurers</i>

Trustees

F. E. Burgess (Hon.)	*A. F. Phillips
J. F. Conley, Jr.	*R. C. Reed
G. I. Crowell (Hon.)	M. Smith
W. E. Doyle, Jr.	R. E. Swanson
†W. A. Ingram	†J. W. Tarbell
†E. B. Keith	M. B. Tarlow
*R. M. Keith	J. R. Wheatley
L. C. Lyda	*F. H. Whitney
*D. R. MacKenzie	H. H. Wydom

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Monday in April

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices

1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe <i>President</i>	Robert F. Hughes <i>Treasurer</i>
Franklin T. Pfaelzer, Jr.	Joseph L. Arsenault
Frederick T. Pratt	Ronald A. Downing
Earl C. Rogers <i>Vice Presidents</i>	James B. Hanley
Charles H. Peck	Percy S. Hardy
Georgina S. Reeser <i>Asst. Vice Presidents</i>	W. Emily Horne
Henry D. White <i>Clerk of Corporation</i>	Charles H. Peck
	Earl C. Rogers
	Harold W. Shankle <i>Assistant Treasurers</i>
	Frederick T. Pratt <i>Chairman of Board</i>

Trustees

G. S. Baldwin (Hon.)	*F. T. Pfaelzer, Jr.
R. A. Berenson	*F. T. Pratt
C. C. Billings	*R. W. Pratt
H. G. Bradlee, Jr.	E. C. Rogers
W. A. Burnham	E. W. Rogers (Hon.)
G. C. Caner, Jr.	*H. S. P. Rowe
P. Dean	E. D. Rowley
†C. W. Hubbard, III	J. J. Slotnik
*R. I. Hunneman	W. S. Stout
G. F. McNeilly	S. R. Thayer
*R. B. Miner	†H. D. White
†H. H. Newell	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Branch Offices

1960 Massachusetts Avenue
1 Broadway

Donald P. Noyes <i>President</i>	John P. Derby <i>Treasurer</i>
John P. Derby	Herbert M. Blodgett
R. Parker Dudley	Lynn E. Chase
Arthur W. Emerson	Clifton E. Collier
Kenneth Holland	Kenneth E. Craig
Lauriat Lane	Louis A. Dussault
Frederick H. Nickels	Albert G. Hale
Donald O. Nylander <i>Vice Presidents</i>	Richard W. Knibbs <i>Assistant Treasurers</i>
Alfred J. Conlan	Francis W. K. Smith <i>Clerk of Corporation</i>
W. Pearce Coues <i>Asst. Vice Presidents</i>	

Stuart Shaffer
Chairman of Board

Trustees

†F. Adams	*T. F. Gibson
J. B. Ames	F. J. Good
F. Ashley	W. M. Hogan, Jr.
G. Bailey	W. B. King
P. T. Baldwin	*L. Lane
P. Belliveau	†J. Lintner
*R. E. Bennink	H. Liss
*P. H. Bradley	R. C. Long
J. J. Brennan, Jr.	A. McClennen
A. H. Brooks, Jr.	J. R. Moot
G. E. Curtin	*F. H. Nickels
*J. G. Cushman	*J. W. Norris
F. H. Davis	*D. P. Noyes
†R. A. Dow	E. W. Sexton
†J. M. Dry	*S. Shaffer
*R. P. Dudley	W. Shelmerdine
O. C. Eckel	F. W. K. Smith
A. W. Emerson	K. Upton
E. Emerson	W. J. Wauters (Hon.)
†F. J. England	*J. W. Weeks
R. F. George (Hon.)	D. B. Wilson
†H. G. Gerrish	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th of each month

Annual meeting date as provided for in By-Laws
third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Robert N. Cann <i>Clerk of Corporation</i>
Raymond J. Adams	Raymond J. Adams <i>Treasurer</i>
Paul R. Corcoran	John P. Geishecker <i>Vice Treasurer</i>
Doris A. Johnson	Walter W. Hulbert <i>Assistant Treasurers</i>
William T. Livingston	Robert E. Jumper
Nathan B. Ricker	
George A. Yule <i>Vice Presidents</i>	
Thomas B. Cochrane	
George E. Wilson <i>Asst. Vice President</i>	

Trustees

*C. T. Abbott	T. H. D. Mahoney
R. J. Adams	R. D. Muzzy
†B. H. Bowden	*F. W. Phelan
H. G. Bradlee	L. C. Read
*S. L. Brown	*N. B. Ricker
R. N. Cann	E. I. Snider
*P. R. Corcoran	G. M. Solomons
†W. P. Dole	R. Tonon
L. F. Feloney	J. O. Welch
S. S. Ganz	A. F. White (Hon.)
D. Koplan	†C. P. Whitlock

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable on or before the 20th of each month

Annual meeting date as provided for in By-Laws
third Wednesday in May

East Cambridge Savings Bank
292 Cambridge Street

Date of Incorporation, April 29, 1854

Branch Office
1310 Cambridge Street

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad
Norman S. Blanchard <i>Clerk of Corporation</i>	Charles B. Cutter
	Evalyn W. Felch <i>Assistant Treasurers</i>

Trustees

J. G. Adams	†W. J. FitzGerald
E. S. Black	*J. F. Jefferson
*F. X. Buebendorf	*G. E. Lakschewitz
R. G. Burstad	A. E. Lerman
J. H. Campbell (Hon.)	R. A. Sheffield
J. J. Cherkerzian	J. L. Simonds
†R. F. Clark	L. O. Simonds (Hon.)
*W. C. Craig	J. Thomson, Jr. (Hon.)
C. B. Cutter	H. C. Waddle, Sr.
R. R. DeGuglielmo	*J. C. Younglof
†R. W. Fawcett	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws
fourth Monday of November

*Member of Board of Investment.
†Member of Auditing Committee.

CANTON**The Canton Institution for Savings
557 Washington Street**

Date of Incorporation, March 4, 1835

John E. Fish <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
George M. Mansfield Ralph C. Jackson <i>Vice Presidents</i>	Joseph F. Ronayne <i>Assistant Treasurer</i>

Donald B. Wheeler
*Clerk of Corporation***Trustees**

*C. F. Alexander	C. M. Lord, Jr.
†J. S. Bullock	M. H. MacGregor
*E. V. Coglianò	*G. M. Mansfield
†J. H. Draper, Jr.	D. Parckard
W. W. Draper, Jr.	C. W. Pinkham
C. K. Endicott (Hon.)	†R. T. Seavey
*J. E. Fish	J. C. Sullivan
R. C. Jackson	*R. W. Wetherbee
J. L. Keeling	*R. Williams, Jr.
*I. J. Kelley	

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws
first Wednesday in April

CHELSEA**Chelsea-County Savings Bank
267 Broadway**

Date of Incorporation, April 28, 1854

**Branch Offices
435 Broadway****10 Pleasant Street, Revere****185 Squire Road, Revere****385 Broadway, Revere****354 Washington Avenue, Chelsea**

William C. Andrew <i>President</i>	Paul D. Carlberg Francis A. McQuaid <i>Asst. Vice Presidents</i>
William M. Beal <i>Exec. Vice President</i>	Michael J. Glazerman <i>Clerk of Corporation</i>
Henry D. Alpers Sidney M. Kensinger C. Muriel Nickerson William P. Morrissey <i>Vice Presidents</i>	Henry D. Alpers <i>Treasurer</i> Edwin C. Gardner Elizabeth A. Geary John E. Harvey Daniel Miller, II E. Franklin Phillips Leonard V. Siuda <i>Assistant Treasurers</i>
Peter B. Seamans <i>Chairman of Board</i>	

Trustees

H. D. Alpers	W. R. Holmes
*W. C. Andrew	J. W. Hosmer
†W. D. Apthorp	*S. M. Kensinger
C. N. Atwood	†A. J. Leone
W. M. Beal	W. L. Martin
E. F. Becker	E. J. McCarthy
H. R. Browne	W. J. Murdock
W. M. Bush	C. M. Nickerson
P. D. Carlberg	F. L. Patton
†K. P. Chase	I. Perlman
H. C. Corliss (Hon.)	C. D. Rockwell
E. B. Corman	*F. J. Ryan
W. J. Creedon	*D. C. Seamans
*W. S. Cuthbertson	*P. B. Seamans
J. P. Dalis	†J. F. Shaughnessy
H. W. Dingwell	I. W. Slade
P. D. Duncan	D. R. Stormont
J. A. Festa	*F. J. Sullivan
H. W. Frost (Hon.)	†W. W. Symonds
E. C. Gardner	*J. F. Tierney, Jr.
M. J. Glazerman	J. F. Tierney, Sr. (Hon.)
J. E. Harvey	M. Wise
†J. H. Holman	E. S. Wozniak

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws
third Thursday in November

CHICOPEE**Chicopee Savings Bank
36 Center Street**

Date of Incorporation, February 27, 1845

**Branch Office
794 Memorial Drive, Chicopee Falls**

Stephen A. Zajchowski <i>President</i>	George D. Ouimette <i>Treasurer</i>
Ernest R. Lavigne Addison C. Morse Thomas D. Murphy Edward J. Pryzbyla <i>Vice Presidents</i>	Albert H. Roy <i>Assistant Treasurer</i> Stephen A. Zajchowski <i>Chairman of Board</i>
Richard G. Mosher <i>Clerk of Corporation</i>	

Trustees

E. W. Beauchamp	G. E. Membrino
E. A. Brodeur	*A. C. Morse
*D. G. Christensen	R. G. Mosher
*E. R. Dupuis	T. D. Murphy
†E. J. Fitzgerald	J. B. Peltz
R. E. Fontaine	*E. J. Pryzbyla
A. Gomes	†E. A. Roy
E. C. M. Jasinski	J. A. Swiatlowski
J. Korkosz	S. A. Zajchowski
*E. R. Lavigne	

Deposits go on interest from day of deposit to
day of withdrawal
Dividends are payable January 1, April 1, July 1
and October 1
Annual meeting date as provided for in By-Laws
third Monday of January

CLINTON**Clinton Savings Bank
200 Church Street**

Date of Incorporation, May 15, 1851

Edward F. Gibbons <i>President</i>	James H. Wiesman <i>Treasurer</i>
Andrew J. Freidrich Arno Kuettner <i>Vice Presidents</i>	James P. Durkin <i>Assistant Treasurer</i>
John J. Philbin <i>Clerk of Corporation</i>	

Trustees

L. F. Burke	J. M. Kilcoyne
D. W. Carruth	V. E. Kilgour
N. S. Coldwell	*A. Kuettner
P. H. Despotopulos	J. J. Philbin
*A. J. Friedrich	†H. L. Robichaud
*E. P. Gannon	F. Schreiter
†P. A. Garofoli	†F. O. Vorspohl
*E. F. Gibbons	J. H. Wiesman
D. J. Hayes (Hon.)	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15
Annual meeting date as provided for in By-Laws
third Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

COHASSET

Cohasset Savings Bank 13 Elm Street

Date of Incorporation, February 28, 1845

Daniel S. Campbell <i>President</i>	Donald E. Bates <i>Treasurer</i>
Donald E. Bates	Robert P. Magner <i>Assistant Treasurer</i>
John H. Dean <i>Vice Presidents</i>	

Stephen J. Dwyer
Clerk of Corporation

Trustees

D. E. Bates	*W. E. Poland
*T. Bates	*M. B. Pratt
*D. S. Campbell	S. N. Ripley
*J. H. Dean	R. E. Sherbrooke
†S. J. Dwyer	†W. C. Swift
O. S. Ingram	†R. T. Wetzler
A. L. Lehr, Jr.	W. B. White
C. E. Pipes	

Deposits go on interest first day of the month if made on or before the fifth day of the month

Dividends are payable 5th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

CONCORD

The Middlesex Institution for Savings 64 Main Street

Date of Incorporation, March 4, 1835

Branch Office 315 Main Street, Acton 1208 Main Street

James R. Mercer, Jr. <i>President</i>	John C. Collins <i>Treasurer</i>
Thomas Flint	Richard L. Wiggin, II
John C. Collins	William G. Wilkinson
H. Bradford Sturtevant, III <i>Vice Presidents</i>	Charles D. MacPherson <i>Clerk of Corporation</i>

Trustees

*F. H. Bubier	†W. D. Locke
G. W. Clark	C. D. MacPherson
J. C. Collins	*J. R. Mercer, Jr.
R. Crafts	E. S. Newbury, Jr.
J. M. Eaton, Jr.	W. M. Rand, Jr.
*T. Flint	F. W. Smith
*T. R. Huckins	W. S. Smith
P. Jewell, Jr.	*E. K. True
F. R. Johnson	†G. Wells
†W. L. Kingman	

Deposits go on interest from the day of deposit to the day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in June

CONWAY

Conway Savings Bank Main Street

Date of Incorporation, March 10, 1887

Francis L. Lemay <i>President</i>	Alice M. Allis <i>Treasurer</i>
Robert W. Phillips	Dale A. Kirkpatrick <i>Clerk of Corporation</i>
Raymond S. Totman <i>Vice Presidents</i>	

Trustees

*G. W. Allis	†L. W. Lagoy
R. A. Anderson	K. A. Lilly
C. W. Boyden	*R. G. Lilly
R. H. Boyden	†D. H. Nye
*L. W. Graves	R. L. Roberts (Hon.)
R. G. Hassell	†W. O. Seibert
*T. A. Herlihy	L. K. Totman
D. A. Kirkpatrick	*R. S. Totman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 31, April 30, July 31, and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS

Danvers Savings Bank 1 Conant Street

Date of Incorporation, March 20, 1850

Branch Office 3 Federal Street

Everett A. Needham <i>President</i>	William H. Price, Jr. <i>Treasurer</i>
William H. Price, Jr. <i>Exec. Vice President</i>	William H. Bailey
C. Everett Elliott	Walter B. Maxwell <i>Assistant Treasurers</i>
G. Glen Potter <i>Vice Presidents</i>	Napier B. Caldwell <i>Clerk of Corporation</i>

Trustees

N. B. Caldwell	*C. F. Murray
†C. V. Clement, Jr.	*E. A. Needham
J. H. Coffin	R. A. Peterson
C. Elliott	*G. G. Potter
*C. E. Elliott	W. H. Price, Jr.
I. A. Francis	R. S. Roberts (Hon.)
R. H. Gaskill (Hon.)	†C. S. Sears
A. Hutchinson	C. S. Tapley
F. H. Kirby	C. K. Twiss
*J. W. Knowlton	†J. D. Woodberry
W. G. Merrill, Jr.	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in November

*Member of Board of Investment.

†Member of Auditing Committee.

DEDHAM**Dedham Institution for Savings
603 High Street**

Date of Incorporation, March 19, 1831

Branch Offices**740 Providence Pike****254 Bussey Street****673 High Street, Westwood**Robert F. Clark
President

Winthrop P. Hersey

John D. Lund

James I. Schock
*Vice Presidents*Augustus W. Soule, Jr.
*Clerk of Corporation*John D. Lund
*Treasurer*James I. Schock
Vice Treasurer

Harold C. Gladden

Kilburn L. Child, Jr.

Margaret M. Riley
*Assistant Treasurers***Trustees***R. Bancroft
C. W. Bartlett

†R. C. Boon

*R. F. Clark

*J. Dwinell

*B. Fisher

P. Grant

N. L. Harris (Hon.)

†S. Haydock

*W. P. Hersey

A. Hollingsworth

*T. E. Jansen, Jr.

†R. W. Leith, Jr.

†R. Lowell, Jr.

A. W. Soule, Jr.

J. N. Tweedy

S. Weeks, Jr.

E. W. Wiggins, Jr.

*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Thursday of April

EAST BRIDGEWATER**East Bridgewater Savings Bank
29 Bedford Street**

Date of Incorporation, March 8, 1870

Branch Office**1 Mattakesett Street, Pembroke**Edmund W. Nutter
*President*Frank N. Houghton
*Vice President*Arnold C. Swanson
*Clerk of Corporation*Arthur R. Bradstreet
*Treasurer*Robert B. Baker
Charles V. Ladd*Assistant Treasurers*Frank N. Houghton
*Chairman of Board***Trustees**

D. B. Bannerman

J. A. Boni

A. R. Bradstreet

J. M. Chandler (Hon.)

*W. M. Clark

H. R. Crosby

E. W. Dewhurst

†K. G. Henrich

*F. N. Houghton

†R. C. Howard

K. S. Nordin

A. A. Nummi

A. M. Nutter

*E. W. Nutter

*F. E. Parris

*G. A. Ridder

A. C. Swanson

P. Washburn (Hon.)

†E. S. Whitmarsh

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON**Easthampton Savings Bank
36 Main Street**

Date of Incorporation, February 10, 1869

Howard E. Fasser
*President*Roy C. Ekengren
*Exec. Vice President*Thomas J. Scanlon
*Clerk of Corporation*Robert L. Mullaly
*Treasurer*Traugott J. Wodicka
Agnes R. McLean*Assistant Treasurers*Howard E. Fasser
*Chairman of Board***Trustees**

W. H. Auerswald

*A. I. Cartledge

P. J. Clapp

†W. J. Czelusniak

R. C. Ekengren

*H. E. Fasser

*H. A. Goldberg

A. E. Granat

†R. O. Irmischer

F. J. Janik

C. W. Johnson

†W. F. Kelsey

*J. T. Lagowski

J. J. Moriarty, Jr.

T. J. Scanlon

P. Stevens

R. F. Ulm

*T. Zavorski

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable February 1, May 1, August 1 and November 1

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON**North Easton Savings Bank**

295 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

Raymond Taylor
*President*Douglas D. Porter
*Exec. Vice President*Richard J. Hatchfield
Roger A. McNamara*Vice Presidents*Douglas D. Porter
*Treasurer*Richard R. Ethier
*Assistant Treasurer*John S. Ames, Jr.
*Chairman of Board*Anthony Pires
*Clerk of Corporation***Trustees**

D. Ames

J. S. Ames, Jr.

†N. A. Anderson

*H. E. Boone

*C. J. Coughlin

W. N. Cummings

*R. J. Hatchfield

A. D. Johnson (Hon.)

*R. A. McNamara

†A. G. Morse

N. B. Morse (Hon.)

†A. Pires

D. D. Porter

E. L. Randall (Hon.)

R. L. Sproul

*R. Taylor

H. C. Thomas

E. C. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Tuesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

EDGARTOWN

Dukes County Savings Bank
Main Street
Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey Robert M. Love <i>Asst. Vice Presidents</i>	Fredrick H. Chirgwin <i>Clerk of Corporation</i>

Trustees

*A. A. Alley	R. J. Mitchell
†J. Campbell	*W. B. Norton
F. H. Chirgwin	*J. W. Osborn
†H. Corey	D. R. Swift
S. C. Gentle	*A. K. Sylvia
A. Hall	*E. G. Tyra
L. H. Leland	†E. W. Vincent
*R. M. Love	

Deposits go on interest from day of deposit
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway
Date of Incorporation, March 1, 1889

Frank E. Woodward <i>President</i>	Ernest A. Ryder <i>Treasurer</i>
Harry Beats Willard C. Lombard <i>Vice Presidents</i>	David J. Carlberg Richard M. Burden, Jr. <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

Trustees

*E. H. Ahlin	H. L. Macaulay
*H. Beats	†R. K. Manning, Jr.
†J. S. Beats	K. P. Roberts
R. G. Fisk	E. A. Ryder
†C. A. Herne	*E. H. Tobey
A. L. Holmes	A. P. Tuells
H. M. Jones	*J. P. Visco
W. C. Lombard	R. W. Willson
W. C. Lyford	*F. E. Woodward

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street
Date of Incorporation, February 10, 1832

Richard H. Carpenter <i>President</i>	George A. Bunnell, Jr. <i>Treasurer</i>
George A. Bunnell, Jr. George R. Graves Lawrence B. Maxfield <i>Vice Presidents</i>	Walter E. Bowman, III George R. Graves Everett Sykes <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter <i>Chairman of Board</i>

Trustees

L. Alexion	H. Fell
R. E. Browne	†E. A. Hayward
G. A. Bunnell, Jr.	E. L. Holden
C. Burr	†C. L. MacLauchlin
W. H. Carey	*L. B. Maxfield
*R. H. Carpenter	*E. M. Radcliffe
R. E. Chase	A. L. Rawcliffe
*R. A. Covill	†G. Schwartz
*H. A. Darwin	R. B. Young

Deposits go on interest from day of deposit
Dividends are payable 2nd Monday of each month
Annual meeting date as provided for in By-Laws second Monday in November

FALL RIVER

The Citizens' Savings Bank
4 South Main Street
Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
John M. Parker John W. Borden James W. Spence, Jr. <i>Vice Presidents</i>	John W. Borden James W. Spence, Jr. Philip J. Gladue, Jr. Luiz Perreira <i>Assistant Treasurers</i>
Philip J. Gladue, Jr. <i>Asst. Vice President</i>	
Warren A. Parmenter <i>Clerk of Corporation</i>	William E. Crowther <i>Chairman of Board</i>

Trustees

†A. L. Audet, Jr.	W. P. Grant
*R. C. Bigelow	J. H. Hudner
R. A. Bogle, Jr.	*M. Kusnitz
†W. A. Brown, Jr.	R. L. LaVault
O. M. Cherry (Hon.)	A. A. Morse
P. G. Collias	W. A. Parmenter
*J. H. Collins	W. Prescott
J. T. Cottrell, Jr.	F. E. Singleton
J. J. Coughlin	J. W. Spence, Jr.
*W. E. Crowther	†F. E. Sullivan
J. E. Fitzgerald	*H. T. Walker

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday of June

*Member of Board of Investment.
†Member of Auditing Committee.

Fall River Savings Bank**141 North Main Street**

Date of Incorporation, March 11, 1828

Branch Offices**373 County Street, Somerset
397 Rhode Island Avenue**

Robert F. Sykes <i>President</i>	(Office Vacant) <i>Treasurer</i>
William Birkett <i>Vice President</i>	Leslie H. King Maureen Varanese Patrick Varanese <i>Assistant Treasurers</i>
Robert F. Sykes <i>Chairman of Board</i>	George M. Jackson <i>Clerk of Corporation</i>

Trustees

*W. Birkett	*J. A. Mitchell
C. D. Boardman	*C. R. Murray
E. Brayton (Hon.)	V. M. Nanni
†L. S. Brayton	J. F. O'Donoghue
†J. E. Bullock	G. Sanford
F. M. Chace (Hon.)	*C. C. Smith
C. H. Hawes	*R. F. Sykes
W. G. Heath	†D. A. Toomey
G. M. Jackson	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank**79 North Main Street**

Date of Incorporation, April 10, 1855

Donald A. Bogle <i>President</i>	Timothy J. Cotter <i>Treasurer</i>
John F. Dator	Raymond E. Castonguay
Lincoln P. Holmes	Richard W. Pilling
Eldredge H. Leeming <i>Vice Presidents</i>	Alice B. Spooner <i>Assistant Treasurers</i>
Richard K. Hawes, Jr. <i>Clerk of Corporation</i>	Douglas J. Richardson <i>Chairman of Board</i>

Trustees

H. Ashworth	†R. K. Hawes, Jr.
†H. W. Barnett	L. P. Holmes
G. Bedard	*E. H. Leeming
*D. A. Bogle	*K. List
J. A. Cohen	W. F. Long
F. L. Collins, Jr.	*A. E. Mobouck
†F. A. Crosson	B. H. Mullaney
*J. F. Dator	R. T. Mullen
M. M. David	H. F. Reilly (Hon.)
C. S. Deplitch (Hon.)	*D. J. Richardson
M. L. Fonseca	R. Valcourt
R. Green	A. A. Waring
R. K. Hawes (Hon.)	M. F. Welsh (Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last Monday of each month

Annual meeting date as provided for in By-Laws second Wednesday of January

Union Savings Bank**20 South Main Street**

Date of Incorporation, April 24, 1869

Alfred F. Austin, Jr. <i>President</i>	James W. Killoran <i>Clerk of Corporation</i>
Herbert Boothman Philip S. Brayton <i>Vice Presidents</i>	James F. Borden <i>Treasurer</i>
	Andrew B. Chase <i>Assistant Treasurer</i>

Trustees

*D. Ashton	*A. Ehrenhaus
*A. F. Austin, Jr.	J. W. Killoran
*W. H. Barker	D. F. Lesage
†J. F. Beckett, Jr.	W. F. Neves
H. Boothman	†C. A. Norman, Jr.
H. Boothman, Jr.	†C. E. Reed, III
J. F. Borden	*C. C. Rounseville
*P. S. Brayton	C. I. Tucker
W. C. Driscoll	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG**Fitchburg Savings Bank****780 Main Street**

Date of Incorporation, February 12, 1846

Branch Offices**519 Electric Avenue
John Fitch Highway**

Robert S. Goldthwait <i>President</i>	Raymond L. Morin <i>Treasurer</i>
Richard D. Foulkes <i>Vice President</i>	Paul M. Clougherty Evelyn F. Delage John O. Lonnqvist Brian F. Roberts <i>Assistant Treasurers</i>
Dwight P. Wentworth <i>Asst. Vice President</i>	Robert L. Ware <i>Clerk of Corporation</i>

Trustees

W. W. Alto	†C. F. Holt
*W. B. Adams	W. Laverack
J. B. Aubuchon (Hon.)	H. V. Lindberg
*J. P. Aubuchon	A. H. Meyer (Hon.)
R. Bullock (Hon.)	M. M. Moran
C. F. Caldwell	*E. A. Newcomb
E. C. Caouette (Hon.)	†W. S. Reagan
D. M. Crocker	M. F. Shea
*P. W. Dawley	E. A. Stanton
F. J. DeBonis	W. T. Swain (Hon.)
R. D. Foulkes	C. F. Taylor (Hon.)
*R. S. Goldthwait	G. R. Wallace, 3rd
J. J. Hammond	R. L. Ware
N. Harrower (Hon.)	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

*Member of Board of Investment.

†Member of Auditing Committee.

The Worcester North Savings Institution

288 Main Street

Date of Incorporation, May 26, 1868

Branch Offices

Mill and Haws Streets, Leominster
Main Street, Lunenburg

Geldert S. Brown <i>President</i>	Donald G. Hicks, Jr. <i>Treasurer</i>
C. William Wester <i>Vice President</i>	Arthur E. Mayo <i>Assistant Treasurer</i>
Walfrid A. Makela <i>Asst. Vice President</i>	Henry G. Bowen <i>Clerk of Corporation</i>

Trustees

V. A. Anderson	*C. A. Johnson
A. Belliveau (Hon.)	*D. A. McGregor
H. G. Bowen	G. W. Munson (Hon.)
R. B. Bowen	J. V. Nachtway
G. S. Brown	A. G. Neal (Hon.)
*W. S. Brown	H. D. Penan
†C. W. Chicknavorian	†L. E. Poole
*S. F. Chittick	R. A. Price
B. Crocker, Jr.	H. H. Rahnasto
N. C. Cross	J. R. Rhoads, Jr.
*E. N. Daulton, Jr.	C. D. Rhoten
†W. H. Dolan, Jr.	F. M. Rhoten
J. J. Durkin, Jr.	F. P. Ross
R. W. Fisher	V. H. Simonds
R. W. Foster	N. C. Weeks
D. D. Goodwin (Hon.)	C. W. Wester

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBORO

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

W. Wallace Kelley <i>President</i>	Elmer L. Zeller <i>Treasurer</i>
Albert G. Hutchins	Virginia A. Ward <i>Assistant Treasurer</i>
Harold W. Moore	Grace E. Donovan <i>Clerk of Corporation</i>
Donald H. Pike <i>Vice Presidents</i>	

Trustees

H. E. Cornish	D. J. Lynch, Jr.
†G. E. Donovan	J. H. Marsden (Hon.)
E. H. Downs (Hon.)	†W. H. McAlister
N. R. Ferguson	†H. E. McKenzie, Sr.
E. C. Fox	*D. H. Pike
*R. H. Fuller	R. S. Pinkham
*W. P. Fuller	J. J. Putnam (Hon.)
R. W. Grahm	G. R. Rodman
*C. E. Holt	C. C. Ryder
*A. G. Hutchins	*W. L. Sellon
F. I. Iddings, Jr.	J. D. Youd
*W. W. Kelley	E. L. Zeller

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Wednesday following the first Monday in June

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Offices

770 Water Street

575 Worcester Road

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Charles F. Long	Lester C. Conner, Jr.
Joseph H. Schmidt, Jr. <i>Vice Presidents</i>	Dennis M. Desiata
F. Crawford Reed <i>Asst. Vice President</i>	Clifton V. Jennings
James A. Robertson <i>Clerk of Corporation</i>	Clyde W. Raybuck
	Charles D. Warner <i>Assistant Treasurers</i>
	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

Trustees

M. E. Baldwin, Jr.	†C. F. Long, Jr.
*A. M. Fitts, Jr.	*A. M. Mason
*V. H. Galvani	*H. E. Matheson (Hon.)
†J. P. Hastings	†J. A. Robertson
D. R. Hughes	*J. H. Schmidt, Jr.
†G. H. Hulme	*H. Schnare (Hon.)
V. J. Irvine (Hon.)	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest from day of deposit

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws first Monday in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Raymond N. Peterson <i>President</i>	William R. Feeley <i>Treasurer</i>
H. Joseph Cook	Kenneth B. Osborn <i>Assistant Treasurer</i>
William B. Goodwin	George W. Dana <i>Clerk of Corporation</i>
Donald S. Mackintosh <i>Vice Presidents</i>	

Trustees

†H. C. Abbott	*W. B. Goodwin
C. H. Carlson (Hon.)	*E. J. Keefe
L. J. Cataldo	*D. S. Mackintosh
*P. N. Chick	D. J. Mann
*H. J. Cook	R. D. Mann
†G. W. Dana	K. B. Osborn
R. F. Farrar	G. S. Perry
W. R. Feeley	*R. N. Peterson
†A. J. Freeman	*A. E. Rockwood
W. R. Gilmore (Hon.)	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fifth day of the month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws fourth Monday of November

*Member of Board of Investment.

†Member of Auditing Committee.

GARDNER**The Gardner Savings Bank
29 Parker Street**

Date of Incorporation, May 26, 1868

**Branch Office
115 Main Street, Westminster**

Charles A. Stone <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Philip A. Bjurling	Marilyn Freeman
Robert N. Ellis	Richard E. Keeney
Volney W. Howe	Thomas R. Mailloux <i>Assistant Treasurers</i>
Mary E. Johnson	
Carlton E. Nichols	Leonard S. Lakin <i>Clerk of Corporation</i>
F. Gordon Saunders <i>Vice Presidents</i>	

Charles A. Stone
*Chairman of Board**Trustees*

C. G. Bell	*V. W. Howe
*P. A. Bjurling	R. D. Huhtala
S. A. Brooks	*M. E. Johnson
†R. W. Cushing	*C. E. Nichols
†E. E. Dunn	†W. S. Sargent
R. E. Ellis	*F. G. Saunders
G. H. Heywood, Jr.	*C. A. Stone
J. Heywood	

Deposits go on interest from day of deposit
Dividends are payable 1st of each monthAnnual meeting date as provided for in By-Laws
fourth Monday in June**GEORGETOWN****Georgetown Savings Bank
7 North Street**

Date of Incorporation, May 26, 1868

Frank M. Meader <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Charles G. Baker <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
Leland W. Lowell <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

Trustees

C. G. Baker	F. M. Meader
*D. C. Elliott	*G. A. Minchin
H. B. Esty	W. S. Phillips
J. E. Hamblet	†H. N. Pingree
T. L. Hamelin	†H. A. Roberts
*M. R. Kelloway	*D. M. Tenney
*R. J. Kinney	†E. G. Williams
L. W. Lowell	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15Annual meeting date as provided for in By-Laws
first Tuesday in May**GLOUCESTER****Cape Ann Savings Bank
109 Main Street**

Date of Incorporation, April 15, 1846

**Branch Office
Beach Street, Manchester**

Charles W. Lowrie <i>President</i>	Henry A. Jones <i>Treasurer</i>
Lawrence N. Peterson <i>Vice President</i>	Raynor G. Adams
James H. Bagshaw <i>Clerk of Corporation</i>	Arthur J. Lee
	John G. Olsen, Jr. <i>Assistant Treasurers</i>

Trustees

J. H. Bagshaw	†H. L. Jodrey
*H. Bell	H. A. Jones
W. R. Bishop	R. Kramer
*T. A. Bradley	*C. W. Lowrie
J. D. Cunningham	†E. Morley
*H. C. Dexter	*L. N. Peterson
*N. A. Faulk	D. F. Slade
†R. J. Harris	D. E. Sudbay
C. T. Heberle	T. G. Wonson

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1
and October 1Annual meeting date as provided for in By-Laws
third Wednesday in January**GREAT BARRINGTON****Great Barrington Savings Bank
244 Main Street**

Date of Incorporation, February 23, 1869

**Branch Office
Main Street, Sheffield**

R. Gordon Granger <i>President</i>	George P. Adams <i>Treasurer</i>
George P. Adams <i>Exec. Vice President</i>	James R. Humphrey
James R. Humphrey	Allen W. Klahn
Martin E. Leafgreen <i>Vice Presidents</i>	Emma H. Stanton
	David J. Whitcomb <i>Assistant Treasurers</i>
	George R. McCormick <i>Clerk of Corporation</i>

Trustees

*P. I. Adams	H. B. Foster
†R. B. Anderson	M. J. Gilligan
*H. S. Andrews	*R. G. Granger
W. F. Barrett, Jr.	†F. E. Harmon
J. F. Cook	*J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	J. H. Leonard
H. H. Erbe	G. R. McCormick
D. W. Evans	H. R. Sheldon
W. F. Flaherty (Hon.)	H. R. Stover

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws
third Wednesday of November

*Member of Board of Investment.

†Member of Auditing Committee.

GREENFIELD**The Franklin Savings Institution
332 Main Street**

Date of Incorporation, April 2, 1834

**Branch Office
208 Federal Street**

John C. Nettleton <i>President</i>	E. Russell Alexander <i>Treasurer</i>
E. Russell Alexander <i>Vice President</i>	Richard M. Cromack John W. Hayes, III David R. Martin <i>Assistant Treasurers</i>
Paul W. Bittner <i>Clerk of Corporation</i>	

Trustees

E. R. Alexander	*D. C. Lunt
J. B. Baker	†D. C. Lunt, Jr.
J. T. Bartlett (Hon.)	*J. C. Nettleton
V. M. Bostley	*L. Nims
J. J. Broughan	F. H. Reed (Hon.)
C. F. Clark	W. T. Seller
S. L. Cohn	*A. W. Sherman
S. L. Cummings	†C. F. Smith
I. N. Esleeck, Jr.	†C. S. Strecker
F. R. Foster	*C. F. Watters, Jr.
R. S. Harper	

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws last Tuesday in November

**Greenfield Savings Bank
400 Main Street**

Date of Incorporation, March 19, 1869

**Branch Office
52 Avenue A, Turners Falls**

Sidney W. Parsons <i>President</i>	Donald H. Girard Edward N. Tombs Joseph J. Zamojski <i>Assistant Treasurers</i>
Matthew N. Polo <i>Vice President</i>	George J. Hayer <i>Clerk of Corporation</i>
T. Fay A. Boyden <i>Asst. Vice President</i>	Austin J. Blood <i>Chairman of Board</i>
Matthew N. Polo <i>Treasurer</i>	

Trustees

*A. Abercrombie	*S. W. Parsons
S. Blassberg	†E. W. Pleasant
A. J. Blood	M. N. Polo
L. M. Cairns	R. S. Reid
†A. W. Dempsey	A. D. Rugg
F. B. Dole (Hon.)	E. J. Shea
H. V. Erickson	E. Shortell
W. T. Finn	C. J. Sokolosky
W. C. Gates	E. F. Stange
*M. J. Haigis	*L. J. Starbuck
G. J. Hayer	*L. J. Stiles
E. D. Holtby (Hon.)	D. B. Swain (Hon.)
W. J. Hosmer	R. S. Tompkins
E. E. Koch	†A. F. Wait
†R. Lizotte	W. O. Weir
C. S. Martin	S. A. Yetter
*F. A. M. Milkey	J. J. Zamojski

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday in December

HARWICH**Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)**

Date of Incorporation, March 16, 1855

Branch Offices**Route 6A, Brewster
Main Street, Chatham
Route 6A, Orleans**

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
George P. Marble <i>Vice President</i>	David M. Campbell George F. Small Barbara A. Sullivan Richard Wills <i>Assistant Treasurers</i>
Milton L. Cahoon David B. Willard <i>Asst. Vice Presidents</i>	

**Oscar J. Cahoon
Clerk of Corporation****Trustees**

*K. B. Brown	G. F. Livingston
O. J. Cahoon	U. S. Livingston
†W. E. Crowell	G. P. Marble
†C. K. Eldredge	*O. T. Murray
E. E. Eldredge	*D. S. Sears
*H. Eldredge	E. C. Small
A. T. Hunt	*R. B. Snow
D. M. Johnson, Jr.	†P. V. Thomson

Deposits go on interest from day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL**The Family Mutual Savings Bank
153 Merrimack Street**

Date of Incorporation, February 8, 1828

Branch Offices**16 Main Street, Topsfield
Plaistow Road****Route #114, Middleton**

Stanwood D. Evans <i>President</i>	Philip C. Hefner <i>Treasurer</i>
George Henry Bixby Donald K. Laing John E. Veasey <i>Vice Presidents</i>	David D. Hindle Robert E. Kent Genevieve D. Mack James A. Whipple, II <i>Assistant Treasurers</i>
Charles E. Curtis <i>Clerk of Corporation</i>	

Trustees

†C. T. Bixby	*J. J. Fahay
*G. H. Bixby	R. G. Fisher
*W. C. Brooks	D. W. Goodwin
T. E. Cargill, Jr.	†S. P. Horne
W. Cohen	F. E. Malcolm
C. E. Curtis	*G. E. McGregor
W. E. Dorman	H. B. Rogers
*S. D. Evans	*M. H. Smith
L. J. Ewing	W. L. Voigt
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 3rd Monday of each month

Annual meeting date as provided for in By-Laws second Monday in December

*Member of Board of Investment.

†Member of Auditing Committee.

Pentucket Five Cents Savings Bank

35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office

46 Washington Street

Albert R. Hill
President

A. Granville Nichols
Clyde G. Page
Vice Presidents

Arthur L. Shattuck
Asst. Vice President

Clyde G. Page
Treasurer

Robert D. Mills
Assistant Treasurer

Eugene K. Shaw
Clerk of Corporation

Trustees

D. B. Allan
A. J. Blethen
†A. H. Brindle
A. J. Durso
J. Fields
H. G. Gould
*A. R. Hill
C. L. Hoyt
D. A. Johnson
*B. C. Judkins
†H. A. Lockhart
J. S. Macdougall (Hon.)

*J. S. Macdougall, Jr.
B. McGregor (Hon.)
†G. E. McGregor, Jr.
R. H. Morse
*A. G. Nichols
*I. G. Nutter
C. G. Page
R. S. Seavey
E. K. Shaw
A. L. Shattuck
H. L. Wallace

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws
second Thursday of January

HINGHAM

The Hingham Institution for Savings

55 Main Street

Date of Incorporation, April 2, 1834

Branch Office

189 Rockland Street, Hanover

Eugene F. Endicott
President

Malcolm V. Cann
Exec. Vice President

Philip A. Stoddard
Vice President

Wilfred H. Creighton
Treasurer

Lewis T. Brown, Jr.
Assistant Treasurer

Francis V. Ward
Clerk of Corporation

Philip A. Stoddard
Chairman of Board

Trustees

M. V. Cann
W. H. Creighton
J. R. Crowley
W. B. Downey (Hon.)
*E. F. Endicott
†L. L. Howard
*C. S. Hyde, Jr.
F. S. Lane
*J. C. Loring

†M. C. Newell
J. A. Parrish (Hon.)
*G. W. Pyne
†E. L. Ripley
C. Salmon
H. N. Stevens
*P. A. Stoddard
F. V. Ward

Deposits go on interest first business day of the month if made on or before the ninth day of the month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws
second Monday in January

HOLYOKE

Community Savings Bank

200 Main Street

Date of Incorporation, March 19, 1872

Branch Offices

91 Main Street, Chicopee
40 Bridge Street, South Hadley
1650 Northampton Street
1535 Memorial Drive, Chicopee
431 Center Street, Ludlow
235 Maple Street

Wayne Alderman
President

John M. Dorman
James P. Dout
James G. Haggerty
Vice Presidents

George A. Lempke
Neil W. Marshall
Asst. Vice Presidents

Hugh J. Corcoran
Clerk of Corporation

Trustees

*W. Alderman
E. H. Allen
R. Astley
E. P. Bagg, III
R. E. Barrett, Jr.
R. F. Batchelor
E. J. Bayon
*R. E. Blank
*R. W. Booton
†F. H. Cataldo
H. J. Corcoran
J. M. Dorman
J. P. Dout
†J. T. Downing
D. R. Dwight

James P. Dout
Treasurer
Sal J. Canata
George F. Cliche
William P. Jones
Eleanor W. Moran
Stevenson T. Nelson
Frank P. Petrolati
Walter I. Sergienko
Assistant Treasurers
*L. R. Flint
*A. E. Gelinias
J. W. Giokas
†O. C. Kohler
*A. J. Marquis
B. B. Mathis
S. B. Norton
E. J. O'Neil
P. L. Praisner
*N. S. Reynolds
F. A. Rothery
A. Saltman
A. C. Smith
*R. K. Steiger
E. J. Ziemba

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws
fourth Monday of November

Holyoke Savings Bank

143 Chestnut Street

Date of Incorporation, February 21, 1855

Branch Offices

20 Canal Street
213 South Street
2213 Northampton Street

William H. Smith, 2nd
President

Earl Duncan
Robert A. Glesmann,
III

Edward P. White
Vice Presidents

Edward F. Day
Clerk of Corporation

Earl Duncan
Treasurer
Norma J. Brigham
Claire J. Hearn
Frederic F. Isakson
Dante S. Lavinio
William M. Minkley
Gerard P. Richards
Assistant Treasurers

Trustees

B. Alderman
*H. H. Allen
W. W. Anthony, Jr.
J. L. Barowsky (Hon.)
J. S. Begley (Hon.)
†E. T. Carpenter
W. H. Chaffee
D. J. Curtis
E. F. Day
M. A. Donahue
J. E. Dowd
W. Dwight (Hon.)
*G. E. Frost, Jr.
*R. J. Harrington
C. S. Lyon

R. E. McCorkindale
(Hon.)
*G. F. Murray
*R. R. Nickerson
L. F. Oldershaw
†S. F. Potsubay
R. H. Russell
*L. J. Simard
P. S. Sinclair (Hon.)
*W. H. Smith, 2nd
W. R. Smith
K. P. Stein
R. P. Towne (Hon.)
*E. P. White
R. C. Whiting
J. T. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws
fourth Monday of January

*Member of Board of Investment

†Member of Auditing Committee.

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Branch Offices
825 Hampden Street
596 South Street

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
F. Ray Green	Stephen W. Carpenter, Jr.
Warren A. Rhoades	Joseph C. Cassidy
Aldo P. Villani <i>Vice Presidents</i>	Michael J. Clifford
	Francis J. Loftus
Donald McCorkindale <i>Clerk of Corporation</i>	Paul T. Smith <i>Assistant Treasurers</i>

Trustees

†E. C. Alger	H. V. Higgins
*F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
M. A. Censale	A. R. McKinnon
B. W. Childs	W. J. Millane
J. V. Czelusniak	J. M. Newton, Jr.
R. L. Davenport (Hon.)	D. J. O'Donnell
J. J. Dowd, Jr.	S. Resnic
†J. E. Driscoll	*W. G. Rogers
*F. R. Green	

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Wednesday of December

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office

763 Washington Street, Holliston

Robert H. Adams <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Milton C. Kling	Barbara Kimball
<i>Vice Presidents</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>
Edmund G. Dearborn <i>Clerk of Corporation</i>	

Trustees

R. H. Adams	†P. J. Jensen
*D. E. Bresse	M. C. Kling
†F. F. Cole	L. J. Maeder (Hon.)
E. G. Dearborn	*G. W. Morse
†E. F. Fecteau	*W. G. Murch
E. G. Fisher (Hon.)	E. D. Olmstead (Hon.)
*R. D. Fisher	*S. D. Olmstead
*E. W. Flood	*P. M. Phipps
N. C. Gass	M. Shapiro
I. T. Gunn	F. R. Sullivan (Hon.)
*W. T. Hamilton	W. P. Watts (Hon.)
†K. M. Holt	C. A. Williams (Hon.)

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Branch Office

221 Washington Street

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Arthur T. Fieldsend	Lillian M. Brigham
David F. Lamson	Norman C. Seaquist
Donald H. Wheeler <i>Vice Presidents</i>	John H. Wedge <i>Assistant Treasurers</i>
John H. Schaaf <i>Clerk of Corporation</i>	

Trustees

E. E. Bartlett, Jr.	*D. F. Lamson
A. G. Bonazzoli	E. F. Morgan (Hon.)
R. N. Curtis	†A. K. Parker
*H. J. Danner	J. J. Plant (Hon.)
R. T. Dawes	H. A. Priest (Hon.)
R. G. Durand	H. A. Randall
*A. T. Fieldsend	J. H. Rego
R. Fieldsend (Hon.)	C. H. Robinson (Hon.)
*D. R. Frost	†J. H. Schaaf
I. G. Gould	*D. L. Smith
*R. C. Holden	W. F. Smith (Hon.)
†W. T. Hood	J. P. Stanionas
C. T. Lamson (Hon.)	D. H. Wheeler

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Branch Offices

Main Street, Rowley

Martin and Pickering Streets, Essex

Henry A. Beckingham <i>President</i>	James C. Lahar <i>Treasurer</i>
Gardiner A. Bolles	Willard Jewett
Ben K. Collins <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Francis H. Whipple <i>Clerk of Corporation</i>	

Trustees

A. W. Alexson	*J. A. Kaszuba
M. C. Arthur (Hon.)	L. P. Marc-Aurele
*H. A. Beckingham	E. C. Perkins, Jr.
*G. A. Bolles	*J. Richardson
*B. K. Collins	S. N. Sofron
†K. A. Ebinger	†J. L. Tedford
C. E. Goodhue, Jr. (Hon.)	†F. H. Whipple
W. E. Hall	D. F. Whiston
W. L. Hill	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

† Member of Board of Investment.
*Member of Auditing Committee.

LAWRENCE**Community Savings Bank****450 Essex Street**

Date of Incorporation, May 8, 1933

Branch Office**305 South Broadway**Robert J. Fraser
*President*Walter A. Wilson
*Treasurer*John J. Dineen
*Vice President*Fernand A. Bernardin
*Clerk of Corporation*J. Joseph Muldowney
*Chairman of Board***Trustees**

F. A. Bernardin	R. D. Lindsay
S. H. Brennan, Jr.	T. Longworth
*W. T. Bride	G. M. Macartney
M. J. Caplan (Hon.)	†P. P. McKinnis
J. A. Comber	*J. J. Muldowney
J. J. Dineen	D. J. Murphy, Jr.
J. P. S. Doherty	J. Petralia
J. E. Fenton (Hon.)	I. E. Rogers, Jr.
*R. J. Fraser	S. H. Soreff
G. E. Goodman	*R. D. Taylor
†J. A. Griffin	*A. H. Weiner
F. J. Leone	

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday of January

Essex Broadway Savings Bank**296 Essex Street, Lawrence**

Date of Incorporation, March 15, 1847

Branch Offices**454 Essex Street****460 South Union Street****555 Broadway**Winthrop Newcomb
*President*Robert J. Alongi
*Vice Treasurer*Joseph F. Bacigalupo
Norman L. Miller
John P. Fitzpatrick
*Vice Presidents*James H. Eaton
*Clerk of Corporation*John P. Fitzpatrick
*Treasurer*John V. Baketel
J. Laurence Gorham
John M. Murray
C. Frederick Roszbach
Emil G. Schirner, Jr.
Erwin J. Strecker
Walter A. Thomson
*Assistant Treasurers***Trustees**

†A. E. Anderson	M. W. Kenney (Hon.)
H. Axelrod	F. B. Kittredge (Hon.)
*J. F. Bacigalupo	S. F. LoPiano, Jr.
*J. H. Barrington	W. F. Lucey, Jr.
S. J. Basile	*R. E. Maguire
J. T. Batal	N. L. Miller
R. R. Bernardin	E. J. Nantoski
*W. E. Casey	*W. Newcomb
R. E. Christ	*E. W. Roebuck
C. E. Cyr	T. J. Scanlon
J. L. Dean (Hon.)	H. N. Snook
J. F. Dolan	J. A. Stundza
W. B. Duffy	A. Sweeney (Hon.)
J. H. Eaton	A. A. Thomson
J. H. Eaton, III	*R. A. Watters
J. F. Emmert	†W. N. Webster
†N. O. Fleming	M. L. Weiner
*G. W. Hamblet, Jr.	*E. L. Wilkinson
H. T. Houston	A. M. Wilson
L. N. Hutchinson	R. A. Woodcock (Hon.)

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Tuesday of November

Lawrence Savings Bank**255 Essex Street**

Date of Incorporation, March 10, 1868

Branch Office**20 Jackson Street, Methuen**Roger N. Bower
*President*Gusta H. Larson
*Treasurer*Allan J. Battershill
Gusta H. Larson

Thomas C. MacLaughlan, Jr.

Charles M. Poore
*Vice Presidents**Vice Treasurer*

William H. Keller

Robert P. Perreault
James N. Connolly, Jr.
*Assistant Treasurers**Clerk of Corporation***Trustees**

*A. J. Battershill	G. H. Larson
E. A. Bernardin, Jr.	R. G. Locke
*R. N. Bower	A. D. MacLaren
H. S. Buckley (Hon.)	V. C. Manzi
J. V. Caliri	P. B. Marsden, Jr.
H. J. Camuso	V. J. Mill, Jr.
†S. F. Cataudella	*C. E. Morrison, Jr.
B. R. Cleveland, Jr.	H. H. Petzold (Hon.)
E. F. Cregg	C. M. Poore
P. W. Cronin	†G. F. Redman
A. J. Dandreta	I. W. Sargent (Hon.)
*J. J. DiSalvo	A. H. Smith (Hon.)
J. P. Ford	B. E. Smith (Hon.)
J. Glasser	R. A. Smith
H. E. B. Holbrook	*F. S. Tarbox
A. M. Howe (Hon.)	T. W. Tavenner
H. A. Johnson	D. G. Thompson
W. H. Keller	†D. P. Valpey

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday in May

*Member of Board of Investment.

†Member of Auditing Committee.

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Alba A. Pasco	Douglas R. Hall
Richard E. Sitzler	Barbara A. Jones
Charles G. Tucker <i>Vice Presidents</i>	Alba A. Pasco
Edward R. Christenson <i>Clerk of Corporation</i>	Nelson W. Sparks <i>Assistant Treasurers</i>

Trustees

*J. I. Brown	J. P. Palmer (Hon.)
E. R. Christenson	L. E. Pecon
K. S. Ducayet, III	R. E. Sitzler
*F. G. Fanning	†W. A. Turner
†R. Forman	†F. H. Vohr
*D. A. Fraser	*E. G. Wilcox
*A. N. Nettleton	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Walter A. McMullin <i>President</i>	William J. Harmon <i>Treasurer</i>
John W. Copeland	Eleanor G. Emond <i>Assistant Treasurer</i>
Walter N. Sprague <i>Vice Presidents</i>	Francis E. Kennedy <i>Clerk of Corporation</i>

Trustees

C. C. Albrecht	M. C. Russell
*W. J. Harmon	E. E. Sampson, Jr.
†F. E. Kennedy	*H. O. Smith
W. C. Lane (Hon.)	R. F. Smith, Jr.
W. A. McMullin	*A. B. Southwick
†R. T. Morrison	*W. N. Sprague
†W. A. Proctor	R. H. Suter
*R. R. Rossley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 5, June 5, September 5 and December 5

Annual meeting date as provided for in By-Laws third Thursday of May

LENOX

Lenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

William D. Roche <i>President</i>	Ruth T. Brady <i>Assistant Treasurer</i>
David T. Dana, Jr. <i>Vice President</i>	David E. Herrick <i>Clerk of Corporation</i>
Wallace A. Tanner <i>Treasurer</i>	J. Burrell Fielding <i>Chairman of Board</i>

Trustees

†J. D. Blake	G. E. Mole
W. G. Clifford	*J. H. Nolan
W. H. Clifford (Hon.)	*E. J. Roche
*D. T. Dana, Jr.	J. T. Roche
*J. B. Fielding	W. D. Roche
D. R. Grody	†P. P. Skorput
†D. E. Herrick	J. N. Walsh (Hon.)
W. E. Lahart (Hon.)	J. H. Woodger
W. T. Lahart	A. Wylie (Hon.)
*E. T. Lahert	

Deposits go on interest from day of deposit

Dividends are payable 1st day of the month

Annual meeting date as provided for in By-Laws last Monday in June

LEOMINSTER

Leominster Savings Bank
15 Monument Square

Date of Incorporation, March 16, 1865

Bowers A. Fischer <i>President</i>	Richard A. Bergman <i>Treasurer</i>
Thomas F. Bagley	Bentley A. Foster
Charles D. Bent <i>Vice Presidents</i>	Richard F. Gearty
	Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
Clerk of Corporation

Trustees

*T. F. Bagley	†A. G. Kennard
A. O. Bell	R. Lolli, Jr.
*C. D. Bent	†D. A. Lubin
R. A. Bergman	W. M. Marshall
G. H. Cook, Jr.	*W. M. Mayo, Jr.
*B. A. Fischer	H. S. Padovano
H. Fontaine	R. A. Robertson (Hon.)
D. H. Goodell	T. L. Vincent
*M. B. Johnson	†H. L. Wilkinson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

LEXINGTON**Lexington Savings Bank
1776 Massachusetts Avenue**

Date of Incorporation, March 11, 1871

Edward D. Duncan <i>President</i>	Ronald E. Seested <i>Treasurer</i>
John McLachlan Louis A. Zehner <i>Vice Presidents</i>	Helen M. Brown Thomas A. Cangiano Bernd Dekant <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	John McLachlan <i>Chairman of Board</i>

Trustees

†J. R. Bevan	†J. H. Hinchliffe
R. D. Brown	*D. Jenkins, Jr.
R. W. Connelly	I. H. Mabae
R. P. Cromwell	*J. McLachlan
R. H. Davis	G. L. McLeod
*E. D. Duncan	J. H. Millican, Jr.
C. M. Dunlap	F. T. Parrish, Jr.
C. S. Elliott	*C. E. Scribner
G. W. Emery	R. E. Seested
A. W. Fisher, Jr.	*R. S. Stevens
E. A. Fritz, Jr.	E. B. Sukeforth
†D. R. Grant	C. D. Turner
G. E. Graves (Hon.)	*L. A. Zehner

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL**The Central Savings Bank
50 Central Street**

Date of Incorporation, March 3, 1871

Gerald F. Bolton <i>President</i>	Paul S. Rousseau <i>Treasurer</i>
William L. Rust <i>Vice President</i>	J. Donald Adams Herbert T. Knutson <i>Assistant Treasurers</i>
John E. Leggat <i>Clerk of Corporation</i>	

Trustees

†M. Barlofsky	J. E. Leggat
*G. F. Bolton	M. Levine
G. G. Campbell	N. P. Mason (Hon.)
L. Clark, Jr.	*B. A. McKittrick
E. T. Cowdrey	*R. T. Morse
T. A. Demoulas	†W. Pearson
B. O. Emerson	R. E. Picard
A. L. Eno, Jr.	J. F. Reilly, Jr.
M. L. Field	*W. L. Rust
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	C. R. Wilson
J. Hardman	*W. C. Wilson, Jr.
*J. T. Johnson	W. C. Wilson, Sr. (Hon.)
F. B. Laughlin, Jr.	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday following the first Saturday in February

**The Lowell Five Cent Savings Bank
34 John Street**

Date of Incorporation, April 12, 1854

Branch Offices**Town Plaza, Pinehurst****12 Vinal Square, North Chelmsford
35 Central Square, Chelmsford****1777 Main Street, Tewksbury**

Gerald R. Wallace <i>President</i>	Carlton R. Bird John F. Kneeland <i>Vice Treasurers</i>
Robert A. Abbott James L. Cashman William A. Thompson <i>Vice Presidents</i>	William F. Chaput, Jr. Edwin M. Jewett Robert C. Long Roy A. Morgan John E. Sherwood <i>Assistant Treasurers</i>
George Archer <i>Clerk of Corporation</i>	Edward N. Lamson <i>Chairman of Board</i>
James L. Cashman <i>Treasurer</i>	

Trustees

*R. A. Abbott	R. Hall
A. C. Anton	B. A. Harless
G. Archer	J. Harvey
H. K. Bartlett	B. de F. Lambert
†M. J. Brown	*E. N. Lamson
J. L. Cashman	H. H. Leighton
M. S. Chute	*A. L. Levine
D. R. Connors	V. P. Morton
J. F. Conway, Jr.	J. F. O'Donnell
J. P. Curran	*C. R. Page
†C. E. Fairbanks. II	*J. T. Stevens
F. Flather	†W. A. Thompson
W. Georges	G. R. Wallace

Deposits go on interest fifteenth day of each month

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
350 Westford Street
1209 Bridge Street

41 Drum Hill Road, Chelmsford

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Daniel F. Sullivan <i>Vice President</i>	Robert A. Jaquith Jane P. Kopyeinski
Branford S. Brennon <i>Clerk of Corporation</i>	Edward F. Mills, Jr. <i>Assistant Treasurers</i>

Trustees

*G. W. Boyce	M. W. Hunt
B. S. Brennon	†J. R. Mansfield, Jr.
J. Cantor	R. A. McKittrick
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
H. F. Fessenden (Hon.)	J. G. Picard
W. W. Glowacki	*D. F. Sullivan
*H. E. Hollingworth	P. E. Tucker

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	John J. Hogan, Jr. <i>Treasurer</i>
Martin J. Lydon <i>Vice President</i>	Martin J. Brosnan <i>Assistant Treasurer</i>
William H. Sullivan <i>Clerk of Corporation</i>	

Trustees

T. A. Callahan (Hon.)	J. J. Hogan (Hon.)
C. L. Daley	J. J. Hogan, Jr.
*R. J. Daley	M. J. Lydon
†G. F. Donehue	†L. Novick
*R. G. Drury	*M. Silva
*W. F. Farrell	*J. Stagnone
J. J. Fleming	†W. H. Sullivan
F. D. Frawley	W. H. Sullivan, Sr.
A. M. Glazer	(Hon.)
H. W. Healey (Hon.)	

Deposits go on interest tenth day of each month

Dividends are payable February 10, May 10, August 10 and November 10

Annual meeting date as provided for in By-Laws August ninth

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
455 Main Street, Wilbraham
29 Center Street
645 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	Walter M. Bowles
Albert L. Martin	Neil S. McCann
Meran R. Nakashian <i>Vice Presidents</i>	William G. Milroy <i>Assistant Treasurers</i>

Paul R. Baird
Clerk of Corporation

Trustees

A. J. Boilard (Hon.)	C. E. Mongeau
†L. H. Boucher	M. R. Nakashian
J. H. Burke	J. Palatino
H. M. Carnevale	*O. A. Peterson
J. P. Cormack (Hon.)	M. C. Petrolati
E. W. Decorie	J. L. Rice
R. A. Edwards	H. K. Rodenhizer
A. H. Fuller	J. R. Shea
L. E. Fuller	†A. P. Trombly
*O. K. Gilbert	*M. S. White
C. F. Gillan (Hon.)	†H. W. Willey
H. J. Kamuda	P. D. Wilson
*A. J. Letourneau	S. S. Ziemian
R. R. Meunier (Hon.)	M. J. Ziencina

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices
286 Humphrey Street, Swampscott
New England Shopping Center, Saugus
Vinnin Square, Swampscott

Chester L. Nourse, Jr. <i>President</i>	Fred. N. Clemson, Jr. <i>Treasurer</i>
Taylor B. Yeakley <i>Vice President</i>	John T. Sweeney William H. M. Goss <i>Assistant Treasurers</i>
Albert E. Carter, Jr. <i>Asst. Vice President</i>	Crawford H. Stocker, Jr. <i>Chairman of Board</i>

Hazel L. Deland
Clerk of Corporation

Trustees

J. S. Attwill	L. V. MacDuff
J. M. Barnes	C. L. Nourse, Jr.
*S. W. Bradley	G. E. Rafferty
*R. P. Breed	*T. W. Rogers
R. P. Breed, Jr.	*M. W. Rolfe
W. J. Breed	C. F. Smith, Jr.
†W. P. Burbank	D. H. Smith (Hon.)
†D. D. Durkee	H. C. Smith
†H. H. Hansen	†R. J. Smith
C. E. Harwood	*C. H. Stocker, Jr.
R. F. Hunter	H. P. Symmes
L. B. Kilgore	T. B. Yeakley
†L. B. Leonard, Jr.	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

Lynn Institution for Savings
 270 Union Street, Lynn
 Date of Incorporation, June 20, 1826
Branch Offices
 134 Boston Street
 191 Lynnway
 771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Charles E. Cain	Frederick P. Barker
Henry R. Mayo, Jr.	Robert Blake, Jr.
William E. Quinn	Robert P. Gardner
E. Benjamin Redfield, Jr.	Donald G. Haskell
<i>Vice Presidents</i>	G. Franklin Hellstrom
Robert H. Studley	Albert T. Little, Jr.
John R. Sullivan	Laurence E. Tyrrell
Ralph N. Wright	<i>Assistant Treasurers</i>
<i>Asst. Vice Presidents</i>	William N. Farquhar
	<i>Clerk of Corporation</i>

Trustees

*D. F. Allen	G. R. Morgan
H. E. Ayer	C. B. Newhall
R. Barnet	J. F. Phillips
J. W. Bowers	*E. B. Redfield, Jr.
C. E. Cain	R. W. Redfield
A. E. Chase (Hon.)	H. L. Ross
A. B. Durkee	†C. W. Schofield, Jr.
W. N. Farquhar	†S. Shmishkiss
M. C. Goldman	*A. H. Stiles, Jr.
*H. L. Huxtable	†D. L. Warden
H. M. Kelley (Hon.)	T. D. Welch
*H. R. Mayo, Jr.	W. P. Weyland
J. R. McVey	

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable last business day of January, April, July and October
 Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank

399 Main Street
 Date of Incorporation, April 2, 1860
Branch Offices
 28 Lebanon Street
 443 Charles Street
 44 Broadway

Malcolm W. Brown <i>President</i>	Theodore Parsons <i>Treasurer</i>
Daniel R. Blake	Theresa F. Sands
David McCoubrey	<i>Assistant Treasurer</i>
Theodore Parsons <i>Vice Presidents</i>	Malcolm W. Brown
Robert J. Holden, Jr.	<i>Chairman of Board</i>
Horace F. Lind	D. Madalyn Anderson
Charles D. McBride	<i>Clerk of Corporation</i>
William H. Patriquin	
Ronald A. Robinson	
<i>Asst. Vice Presidents</i>	

Trustees

R. L. Balcom	B. J. Hardy
*M. W. Brown	R. W. Horne (Hon.)
E. J. Bushell	C. F. Kezer
J. L. Cafarella	*E. L. Kimball
*J. A. Casey, Jr.	F. I. Lamson
E. B. Chesley	N. MacInnis (Hon.)
†L. J. Clark	D. McCoubrey
T. F. Cosgrove	A. W. Miner (Hon.)
G. Downie (Hon.)	J. S. W. Parker
W. J. Fisher (Hon.)	F. E. Perham
†M. R. Flynn, Jr.	*J. A. Plummer
R. P. Gabriel	B. Ruderman
N. A. Gallagher (Hon.)	*A. C. Sandberg
A. G. Gilman (Hon.)	C. F. Springall (Hon.)
B. E. Green (Hon.)	†H. A. Stevens
*B. C. Grodberg	E. G. Thorp
R. Hardwick (Hon.)	

Deposits go on interest first business day of each month
 Dividends are payable last business day of each month
 Annual meeting date as provided for in By-Laws third Tuesday of January

MARBLEHEAD

Marblehead Savings Bank
 21 Atlantic Avenue

Date of Incorporation, March 18, 1871

James N. Skinner <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James E. Canniffe	Wilbur L. Durocher, Jr.
Loring E. Clark	Louise T. Magee
Walter T. Foss	<i>Assistant Treasurers</i>
Bowden G. Osborne <i>Vice Presidents</i>	
Gordon E. Peach <i>Clerk of Corporation</i>	

Trustees

C. F. Arbing	P. L. Lausier
E. B. Beach	*W. T. Lundegren
†J. E. Canniffe	G. L. MacDonald, Jr.
†L. E. Clark	B. W. O'Connor
R. F. Cole	B. G. Osborne
G. G. Eustis	G. E. Peach
*W. T. Foss	G. G. Polley
S. W. Hopkins	*M. S. Reynolds
*H. A. Johnson	*J. N. Skinner
†C. T. Kelley	F. B. Snow

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws twenty-first day of the month of January

MARLBOROUGH

Marlborough Savings Bank
 32 Mechanic Street

Date of Incorporation, April 3, 1860

Branch Offices
 11 Florence Street
 71 Boston Post Road

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
Charles E. Conder	Lee R. Chaplin, III
<i>Exec. Vice President</i>	Ralph F. Del Greco
Robert C. Morse	David W. Potter
Richard S. Temple	Francis A. Reilly
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Wendell H. Williams	Edward F. Bigelow
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

†A. J. Agoritsas	H. P. Loftus
*E. F. Bigelow	H. C. Morse (Hon.)
R. A. Blanchette	*R. C. Morse
C. E. Conder	G. L. Morte
G. E. Dewey	F. R. Nims
H. T. Eager (Hon.)	J. G. Noble
*J. J. Falconi	*K. G. Stephenson
*G. F. Grandi	R. S. Temple
G. A. Granitsas	†F. D. Walker
*R. A. Johnson	†R. E. Wile
A. E. LeMarbe (Hon.)	W. H. Williams

Deposits go on interest tenth day of each month
 Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws January 10

*Member of Board of Investment.

†Member of Auditing Committee.

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Howard L. King
President

Arthur R. Carlton
Exec. Vice President

John A. Kennedy
Harlan E. Tuttle
Vice Presidents

Gage W. Russell
Treasurer

Howard E. Johnson
Assistant Treasurer

James V. King
Clerk of Corporation

Trustees

A. C. Anderson
R. R. Billups
A. R. Carlton
E. Carlton, Jr.
J. F. Cleary
R. O. Drechsler
J. H. Edwards (Hon.)
R. A. Gallant (Hon.)
†R. A. Gallant
*J. A. Kennedy

*H. L. King
†J. V. King
P. M. McPherson
*N. J. Morton
W. A. Naylor (Hon.)
H. F. Nordberg
C. E. Orcutt, Jr.
†W. H. Soar
*H. E. Tuttle
*C. A. Wetherbee

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Offices
257 Spring Street
491 High Street
394A Main Street
499 Riverside Avenue

Philip J. Coady
President

Miah P. Crowley
A. David Risman
John F. Rogers
Vice Presidents

Arthur G. Stearns
Clerk of Corporation

John E. Stevens
Treasurer

Richard E. Dunn
John C. Fredriksen
Vincent R. Hiltz
Thomas F. O'Connor
Assistant Treasurers

Philip J. Coady
Chairman of Board

Trustees

R. F. Bennett
W. E. Carley
M. W. Carroll
*P. J. Coady
B. J. Collins
†J. R. Crowley
J. H. DeFina
R. S. DeVeer
C. E. Farnam

*G. D. Hall
J. H. Hosmer, Jr.
H. Karp
H. J. Mulligan
G. B. Redding
*A. D. Risman
*J. F. Rogers
†A. G. Stearns
†J. J. Wyand

Deposits go on interest fifteenth business day of each month

Dividends are payable on or before the 25th of each month

Annual meeting date as provided for in By-Laws second Monday of April

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office
Corner of Main and Pleasant Streets, Millis

Samuel J. Howie
President

Forest C. Goodwin
Dexter M. Gould
Vice Presidents

Stuart M. King
Clerk of Corporation

Douglas E. Knotts
Treasurer

Helen R. Watson
Assistant Treasurer

Samuel J. Howie
Chairman of Board

Trustees

H. W. Bemis
H. W. Blethen, Jr.
(Hon.)
*R. L. Briggs
F. J. Cassidy
C. A. Crowley
C. M. Glockner
*F. C. Goodwin
D. M. Gould
*C. E. Harris
†G. E. Harris
A. W. Hobart (Hon.)
*S. J. Howie
†P. J. Kenney

C. King
C. A. King
L. C. King (Hon.)
S. M. King
J. E. Kirby
D. E. Knotts
J. R. Labaree (Hon.)
T. J. McCarthy (Hon.)
*T. J. Moore
G. Y. Robinson
H. Rosenfeld
W. H. Simpson
†C. C. Stokes, Jr.

Deposits go on interest first business day of each month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson
President

Lloyd B. Waring
Lester C. Peabody
Vice Presidents

George W. Newhall
Clerk of Corporation

Adolph F. Forsberg
Treasurer

Arthur W. McPherson
Henry W. Stickney
Assistant Treasurers

Trustees

*C. B. Bacall
†W. R. Creelman
*R. D. Culver
A. F. Forsberg
*L. C. Hennigar
L. H. Keith
T. J. McArdle
†G. W. Newhall

L. C. Peabody
†A. M. Perkins
*E. F. Proctor
J. P. Smith
*A. F. Thompson
*L. B. Waring
*D. E. Washburn
D. A. Welch

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws fourth Tuesday in January

*Member of Board of Investment.

†Member of Auditing Committee.

MERRIMAC**Merrimac Savings Bank
2 Church Street**

Date of Incorporation, April 19, 1871

John F. McCarron
*President*May B. Calnan
*Treasurer*Robert C. Calnan
Russell B. Kelly
Richard J. Powers
*Vice Presidents*Daniel C. Leary
*Clerk of Corporation**Trustees*R. F. Amazeen
*H. J. Bertram
M. B. Calnan
*R. C. Calnan
†H. T. Daley
†R. P. David
*R. B. Kelly
D. C. Leary*J. F. McCarron
G. C. Morse
C. G. Olson
J. B. Peirce
*R. J. Powers
†E. P. Sargent
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH**Middleborough Savings Bank
1 South Main Street**

Date of Incorporation, March 15, 1873

Joseph C. Whitcomb
*President*Henry C. Humphreys
*Treasurer*Frederic J. Carey
Charles P. Washburn,
Jr.Carlton E. Leland
*Assistant Treasurer**Vice Presidents*Stanley F. Alger
*Clerk of Corporation**Trustees*S. F. Alger
W. E. Bigelow
E. E. Briggs
*F. J. Carey
F. Clark, Jr. (Hon.)
R. O. Delano
†C. E. Erickson
O. H. Erickson
†R. G. Hinckley
*J. B. Howes
R. F. Howes
H. C. HumphreysB. A. Iseminger
*R. W. Maddigan, Jr.
†D. G. Reed
N. D. Ryder
A. F. Soule (Hon.)
S. C. Stanley
G. W. Stetson
E. E. Thomas (Hon.)
R. W. Tillson (Hon.)
*C. P. Washburn, Jr.
H. F. Weston
*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

MILFORD**Milford Savings Bank
232 Main Street**

Date of Incorporation, April 24, 1851

John L. Carrier
*President*Louis N. Ianzito
*Treasurer*Robert H. Curtiss
Harry Helfand
*Vice Presidents*Robert E. Wallace
*Assistant Treasurer*Arthur W. Peterson
*Clerk of Corporation**Trustees**J. L. Carrier
†J. E. Carter
*R. H. Curtiss
M. J. DeCesare
*G. W. Ellis
†J. D. Gannett
H. HelfandA. W. Peterson
*G. A. Shaw
R. T. Symonds
*S. D. Vincent
J. J. Volpe
†L. Zocchi

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws third Thursday in October

MILLBURY**Millbury Savings Bank
109 Elm Street**

Date of Incorporation, April 10, 1854

Baylis G. Aldrich
*President*Dudley F. Bowker
*Treasurer*Nicholas G. Hodgman
Willard F. Blanchard
*Vice Presidents*Marjorie A. Matson
Bertha A. Eaton
*Assistant Treasurers*Robert H. Swenson
*Clerk of Corporation**Trustees**B. G. Aldrich
H. F. Ballard
†A. T. Beaton
*W. F. Blanchard
†K. J. Botty
D. F. Bowker
*K. L. Briel
†G. H. ChabotN. G. Hodgman
*W. W. Horne
C. L. Pojani
*D. S. Smith
*G. B. Stowe
R. H. Swenson
W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15.

Annual meeting date as provided for in By-Laws third Wednesday in March

*Member of Board of Investment.

†Member of Auditing Committee.

MILTON**Milton Savings Bank**
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office

561 Adams Street, East Milton

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Walter S. Robbins <i>Vice President</i>	Martha M. Wiswell Hazel Plunkett
Roland Gray, Jr. <i>Clerk of Corporation</i>	Warren A. Williams <i>Assistant Treasurers</i>
	Walter S. Robbins <i>Chairman of Board</i>

Trustees

†B. R. Alexander	*A. J. Kinnealey
P. R. Ashjian	*A. B. Nangeroni
†F. F. Brooks	*M. D. Perkins
*E. Dyson	E. Pierce
C. L. Fasch	*W. S. Robbins
A. Fay	A. L. Ross, Jr.
F. B. Frederick	*R. H. Schmidt
R. Gray, Jr.	†E. E. Wendell
R. S. Hadlock	R. G. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Wednesday in April

MONSON**Monson Savings Bank**
146 Main Street

Date of Incorporation, March 27, 1872

John D. Aldrich <i>President</i>	Grace G. Makepeace <i>Treasurer</i>
Chester S. Holda	Chester S. Holda
Edward A. Kozikowski <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Donald T. Snow, Jr. <i>Clerk of Corporation</i>	John D. Aldrich <i>Chairman of Board</i>

Trustees

G. B. Adams	†E. W. Lafond
*J. D. Aldrich	C. C. McCray (Hon.)
*O. E. Bradway	J. P. Moriarty (Hon.)
H. Costa	*J. J. Mullen
M. R. Galas	C. H. F. Osborn (Hon.)
R. B. Harris	V. E. Rosenlund
S. K. Harvey	M. J. Rudy
†H. L. Hatch	D. T. Snow, Jr.
T. J. Hillard (Hon.)	S. Strzeminski
W. Kimber (Hon.)	†C. W. Wood
E. A. Kozikowski	*S. L. Young

Deposits go on interest first day of the month if made on or before the eighth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in May

NANTUCKET**Nantucket Institution for Savings**
2 Orange Street

Date of Incorporation, April 2, 1834

Cecil Richrod, Jr. <i>President</i>	Leroy H. True <i>Clerk of Corporation</i>
Charles Clark Coffin	Gerald E. Eldridge
Henry B. Coleman <i>Asst. Vice Presidents</i>	<i>Treasurer</i>
	Larry B. Whelden <i>Assistant Treasurer</i>
Alcon Chadwick <i>Chairman of Board</i>	

Trustees

*J. S. Barrett	*H. M. Jelleme
F. Bartlett	G. W. Jones
†A. E. Butler	C. H. Murray
A. Chadwick	K. N. Pease
*C. C. Coffin	*C. Richrod, Jr.
*H. B. Coleman	*G. E. Taylor
†J. S. Conway	R. L. Taylor
*A. F. Egan, Jr.	L. H. True
J. K. Glidden	W. R. Waine
†P. V. Hoadley	R. Warren
O. F. Ingall	

Deposits go on interest third day of each month if made on or before the tenth day of the month

Dividends are payable 3rd day of each month

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK**Natick Five Cents Savings Bank**
6 Main Street

Date of Incorporation, April 5, 1859

Branch Office

Natick Mall, Route 9, Corner Speen Street

Karl A. Bremner <i>President</i>	Stanley S. Cole <i>Treasurer</i>
Milton W. Fairbanks	Robert C. Potter
John F. Yeager <i>Vice Presidents</i>	<i>Vice Treasurer</i>
Thacher H. Fisk <i>Clerk of Corporation</i>	Bruce Barnes
	George E. Lamprey
	Rosalie A. Simeone <i>Assistant Treasurers</i>

Karl A. Bremner
*Chairman of Board***Trustees**

†W. F. Bigelow	*J. A. Hill, Jr.
*K. A. Bremner	G. S. Hodgson (Hon.)
S. S. Cole	†T. H. Hoyt
C. A. Dowse	†G. A. Mitchell
A. B. Fair (Hon.)	E. R. Noyes (Hon.)
*M. W. Fairbanks	R. C. Potter
T. H. Fisk	T. F. Quinn (Hon.)
†G. F. Fiske	F. F. Schaller
J. R. Gray	E. C. Williams (Hon.)
*J. R. Hayes	*J. F. Yeager

Deposits go on interest day of deposit to the day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

NEW BEDFORD**New Bedford Five Cents Savings Bank
791 Purchase Street**

Date of Incorporation, April 14, 1855

**Branch Offices
2136 Acushnet Avenue
Dartmouth Mall, North Dartmouth**

Karl P. Goodwin <i>President</i>	Richard S. Marchisio <i>Treasurer</i>
Real R. Breton <i>Exec. Vice President</i>	Adolph H. Allerdt Edward Aspin Robert R. Chase Thomas C. Pollard Edward F. Stawasz Clinton N. Tripp <i>Assistant Treasurers</i>
Richard S. Marchisio Charles H. Wardwell <i>Vice Presidents</i>	
Ronald M. MacInnes <i>Asst. Vice President</i>	

Robert P. Simmons
*Clerk of Corporation**Trustees*

F. Abramson	C. E. Lindell
W. Bommer	R. R. Loranger
R. R. Breton	R. S. Marchisio
*A. F. Buckley	L. B. Miller
S. C. L. Delano	*H. L. Mohel
E. W. DeWalt	†G. W. Parker
*H. C. Dyer, Jr.	J. H. Read
*W. C. Gardner	R. P. Simmons
*K. P. Goodwin	L. V. Souza
*N. H. Hayes	*C. H. Wardwell
E. D. Hicks	†F. K. White
T. P. Klaren, Jr.	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Friday in December

**New Bedford Institution for Savings
174 Union Street**

Date of Incorporation, June 16, 1825

**Branch Offices
1743 Acushnet Avenue
158 West Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue, South Dartmouth
909 Ashley Boulevard**

Gordon D. Larcom <i>President</i>	Donald M. Chace <i>Vice Treasurer</i>
Maurice F. Downey Arnold R. Griffiths <i>Vice Presidents</i>	Arnold R. Griffiths Mary B. Parker Joseph E. Ewaszko, Jr. John Henriques <i>Assistant Treasurers</i>
Philip F. Danforth, Jr. <i>Treasurer</i>	

James B. Buckley
*Clerk of Corporation**Trustees*

A. Ades	J. D. Kenney
C. G. Akin, Jr.	†E. S. Knowles
C. Beckman	*G. D. Larcom
J. H. Browne	E. Livingstone, Jr.
J. B. Buckley	J. H. Mahoney
J. C. Bullard	R. F. Mendell
J. Carr	*R. M. Mitchell
J. Dawson, Jr.	A. J. Montminy
*M. F. Downey	L. E. Perry
J. Duff, III	*O. Prescott, Jr.
*J. R. Early	J. E. Stanton, III
N. P. Fraga	*J. K. Stanton
T. Francis, Jr.	B. S. Tripp
A. Goldys	*J. Underwood
J. R. Hayden	†M. Walter, Jr.
†J. J. Hayes	H. W. Young
*T. H. Kennedy	

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT**Institution for Savings, in Newburyport
and its vicinity**

93 State Street

Date of Incorporation, January 31, 1820

John H. Pramberg, Jr. <i>President</i>	Donald D. Mitchell <i>Treasurer</i>
James D. Magner Arthur S. Page, Jr. Morris B. Wood <i>Vice Presidents</i>	William H. Carter <i>Clerk of Corporation</i> John H. Pramberg, Jr. <i>Chairman of Board</i>

Trustees

L. A. Atherton	E. W. Mulligan
L. E. Atkinson	B. P. Noyes
H. Beit	*A. S. Page, Jr.
D. H. Brown	†J. R. Potter
W. H. Carter	*J. H. Pramberg, Jr.
H. J. Doyle	†K. A. Reynolds
†R. B. Labouteley	R. J. Shaheen
*J. D. Magner	G. E. Twomey
R. R. McKinney	*M. B. Wood
D. D. Mitchell	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 2nd Monday of January and December

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Newburyport Five Cents Savings Bank

63 State Street

Date of Incorporation, April 24, 1854

Branch Office

Merrill Street, Salisbury

Charles W. Morse, Jr. <i>President</i>	Frank L. Currier <i>Treasurer</i>
Frank L. Currier <i>Vice President</i>	Leland C. Carson <i>Assistant Treasurer</i>
Charles W. Morse, Jr. <i>Chairman of Board</i>	Grace A. Stevens <i>Clerk of Corporation</i>

Trustees

H. C. Brown	C. F. Leary
L. C. Carson	W. M. Lunt
W. B. Coltin	C. W. Morse
J. T. Connolly	*C. W. Morse, Jr.
F. L. Currier	†B. Pearson, Sr.
H. C. Currier (Hon.)	*B. Pearson, Jr.
*R. B. Davenport	B. Poor
*E. D. Dunning	E. C. Shepard
D. M. Emerson	*M. G. Smith
T. L. Fenn, Jr.	J. H. Welch
†M. K. Hoyt	C. E. Whitley (Hon.)
A. J. Johnson	W. H. Willis
A. S. Johnson (Hon.)	A. H. Zabriskie
†A. V. Kelleher	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Monday of January

NEWTON

Newton Savings Bank

1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices

46 Austin Street, Newtonville
289 Washington Street, Newton Corner
43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
133 Chapel Street, Needham
571 Washington Street, Wellesley
256 Moody Street, Waltham

Frederick C. Ober <i>President</i>	Margaret A. Dezotell <i>Vice Treasurer</i>
Douglass B. Francis	Doris L. Benger
Keith G. Willoughby <i>Vice Presidents</i>	Octavio C. Bolivar
F. Blake Cloonen	Charles M. Coyne
Richard A. Jones	Robert M. Donovan
John S. Stevens <i>Asst. Vice Presidents</i>	Lowell U. Hammett
Henry W. Hardy <i>Clerk of Corporation</i>	Sylvia E. Kaiser
David R. Donald <i>Treasurer</i>	Richard L. Linden
	Grace D. McDade
	H. Winston Mercer
	Wim Portier
	Clyde E. Rogers
	Raymond B. Thomas <i>Assistant Treasurers</i>

Trustees

D. L. Allison, Jr.	B. H. Loewenberg
C. H. Alvord	R. M. Nichols
R. R. Amesbury	F. C. Ober
W. R. Amesbury (Hon.)	W. H. Raye, Jr.
R. P. Axten	*P. R. Rugo
†E. G. Bates	W. M. Sanderson
G. F. Bloom	M. E. Sholkin
T. L. Buell	W. D. Silcox
*R. C. Casselman	B. S. Stern
W. A. Diman	E. P. Stevenson (Hon.)
†F. L. Farwell	†W. H. Vogler
*D. B. Francis	H. Whitmore, Jr.
N. I. Greene	*R. A. Winslow
H. W. Hardy	A. E. Worth
G. A. Hibbard	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws December 7

West Newton Savings Bank

1314 Washington Street

(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
Ernest G. Angevine	Paul L. Shakespeare <i>Vice Treasurer</i>
Nathan D. Bugbee	Harold L. Goldsmith <i>Assistant Treasurer</i>
Robert P. Lurvey <i>Vice Presidents</i>	

Raymond P. Atwood
Clerk of Corporation

Trustees

*E. G. Angevine	†H. D. Jones
*R. P. Atwood	D. Mordecai
†B. C. Bowen	A. M. Price
*N. D. Bugbee	*K. W. Rogers
†J. P. Burke	F. M. Sears
W. W. Cowles	O. H. Somers
D. Danner	N. W. Swinton
*R. L. FitzGerald	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of January, April, July and October

Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday of March

NORTH ADAMS

North Adams Hoosac Savings Bank

93 Main Street

Date of Incorporation, April 26, 1848

Bernard K. Garceau <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr. <i>Exec. Vice President</i>	Francis W. Bourquard
Raymond P. Ranzoni <i>Asst. Vice President</i>	Violet R. Krum
	William A. Lesage
	Raymond P. Ranzoni <i>Assistant Treasurers</i>

T. William Lewis
Clerk of Corporation

Trustees

†E. J. Ashkar	P. F. Kittredge (Hon.)
I. Bashevkin	H. I. Koloc
L. K. Berry, Jr.	†J. H. Lev
J. F. Burns (Hon.)	T. W. Lewis
E. H. Clark	R. I. Manuel
*E. J. Coakley	*G. E. Moorehouse
J. F. Collins	H. J. Pierpan
J. Deans (Hon.)	R. P. Ranzoni
M. L. Dempsey (Hon.)	A. O. Rosenthal
*B. K. Garceau	L. L. SanSoucie (Hon.)
P. J. Geraghty (Hon.)	†H. H. Schell
*H. S. Gordon	L. H. Sprague, Jr.
V. H. Gordon	R. E. Wall
W. H. Horn	*J. D. Washburn
A. Jarisch	J. R. Westall

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws second Wednesday of December

*Member of Board of Investment.

*Member of Auditing Committee.

NORTHAMPTON**Florence Savings Bank**
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Stanley Clark <i>President</i>	Thomas A. Lebert <i>Treasurer</i>
Charles H. Addis <i>Vice President</i>	Barbara C. Jager <i>Assistant Treasurer</i>
James C. O'Donnell <i>Clerk of Corporation</i>	Arthur W. Cook <i>Chairman of Board</i>

Trustees

*C. H. Addis	H. Jekanowski
T. F. Behringer (Hon.)	T. A. Lebert
*A. W. Borawski	G. E. Murphy
R. A. Borawski	†J. C. O'Donnell
*R. C. Callahan	*M. L. Sender
*S. Clark	T. J. Shea
†F. W. Cole, Jr.	E. Stahlberg, Jr.
*A. W. Cook	G. Steinberg
J. J. Curran	L. P. Stramese
†F. H. Doane	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Charles D. DeBruler	Stanley F. Osowski <i>Assistant Treasurer</i>
Arthur M. Livingstone	John L. Banner <i>Clerk of Corporation</i>
Donald D. Sullivan <i>Vice Presidents</i>	

Trustees

J. H. Averill	†E. J. Kelly
†J. L. Banner	*W. G. Kimball
R. C. Barstow	A. M. Livingstone
F. E. Czelusniak	†J. L. Maulbetsch
*C. D. DeBruler	R. L. McEldowney
†E. L. Finn	E. P. Parsons
*F. Goldstaub	E. A. Porada
F. J. Horan, Jr.	*D. D. Sullivan
D. B. Jennison	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday of November

Northampton Institution for Savings
109 Main Street

Date of Incorporation, March 1, 1842

Branch Office
North King Street

Richard B. Covell <i>President</i>	Ulysse A. Lussier <i>Treasurer</i>
Edwin P. Dunphy	William E. Lamprey
Francis R. Plumb <i>Vice Presidents</i>	Roland H. Rubeck <i>Assistant Treasurers</i>
Thomas P. Cahill	Kenneth B. Bowen
Ulysse A. Lussier <i>Asst. Vice Presidents</i>	<i>Clerk of Corporation</i>
	Richard B. Covell <i>Chairman of Board</i>

Trustees

R. A. Aquadro	*E. T. Heaphy
C. A. Bisbee, Jr.	J. R. Hobbs
K. B. Bowen	†F. P. Lyons
C. M. Buchholz	J. T. Mew
M. J. Carlson	R. J. Miller
J. E. Cavanagh	†G. F. Osborn
*R. B. Covell	*F. R. Plumb
P. D. Davis	F. P. Ryan
†W. E. Denny	R. G. Saner
*W. W. Dunn	J. R. Skarzynski
*E. P. Dunphy	†W. H. Welch

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH**Attleborough Savings Bank**
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleborough

James W. Hull <i>President</i>	Everett G. Lees <i>Treasurer</i>
Edward F. Kurtz	Emmy Fuller
Paul J. Silvia	Marion E. Jenness
Roswell H. Smith <i>Vice Presidents</i>	Elsie L. Smith <i>Assistant Treasurers</i>
	James W. Fish <i>Clerk of Corporation</i>

Trustees

*W. B. Allen	*J. W. Hull
G. G. Bergh	G. R. Knight, Jr.
†D. S. Bishop	*E. F. Kurtz
†E. H. Cummings, Jr.	P. F. Leach
R. B. Forbes	*P. B. Lonsbury
*H. B. Gowen	*S. J. McCormick
N. J. Gulski	†F. T. Westcott
*C. A. Howard, Jr.	R. A. Whitfield

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

NORTHBRIDGE

Whitinsville Savings Bank Memorial Square (Whitinsville District)

Date of Incorporation, March 19, 1872
Branch Office
Pulaski Boulevard, Blackstone

Robert J. Frost <i>President</i>	John T. Ransom <i>Treasurer</i>
John T. Ransom <i>Exec. Vice President</i>	Charles P. Bartlett William S. Gould Laurance M. Fuller Louis E. Hoisington <i>Assistant Treasurers</i>
George T. Brown Hein VanderBaan <i>Vice Presidents</i>	

Delwyn K. Barnes
Clerk of Corporation

Trustees

H. Badertscher S. H. Baker D. K. Barnes C. P. Bartlett G. T. Brown D. S. Carr W. C. Commons C. E. Driscoll R. J. Frost L. M. Fuller A. I. Fullerton	†G. E. Hathaway *J. F. Horan H. Moss W. Papetti J. T. Ransom R. E. Ryfa †W. Sharawara *H. VanderBaan L. T. Whelan L. Wood
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Deposits go on interest first day of each month if made on or before the tenth day of the month
Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank 35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell Edward W. Varnum <i>Vice Presidents</i>	Rose Seskes Walter A. Hargreaves <i>Clerk of Corporation</i>

Trustees

A. L. Beaudette H. S. Bennett (Hon.) F. Cooke D. L. Crooks L. F. Fullam W. A. Hargreaves F. D. Hayes L. A. Herard	†J. S. Irish †A. W. Krusell M. D. Leach H. Lincoln T. J. O'Boyle H. C. Thompson L. E. Toepfer E. W. Varnum
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Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of June

NORWELL

South Scituate Savings Bank 1 River Street Date of Incorporation, April 2, 1834 Branch Office 10 Washington Street

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Nathaniel Tilden <i>Vice President</i>	Natalie C. Bullock <i>Assistant Treasurer</i>
Andrew G. Gordon <i>Clerk of Corporation</i>	

Trustees

E. Amazeen *A. Anderson O. Devine *R. A. Gaudette A. G. Gordon J. H. Jenkins, Jr. *J. Pool †K. Rand	*D. B. Richardson †N. Robbins *W. B. Southworth †W. P. Terzis J. T. Thomson *N. Tilden K. L. Torrey S. Vincent
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Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 1, May 1, August 1 and November 1

Annual meeting date as provided for in By-Laws second Wednesday of March

ORANGE

Orange Savings Bank 11 West Main Street

Date of Incorporation, March 30, 1871

Duane A. Nyman <i>President</i>	James N. Pike <i>Treasurer</i>
Paul H. Fittz Erle C. Witty <i>Vice Presidents</i>	Delbert A. Witty <i>Clerk of Corporation</i>

Trustees

†J. T. Barry †N. F. Batchelor †V. H. Coleman R. A. Dexter *P. H. Fittz E. F. Harris *R. W. Henderson	*D. A. Nyman L. Plotkin *K. E. Smith R. E. Spooner J. B. Stevenson D. A. Witty *E. C. Witty
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Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday of February

PALMER

Palmer Savings Bank 485 North Main Street

Date of Incorporation, March 4, 1870

Gordon J. King <i>President</i>	Alfred F. Brysh <i>Treasurer</i>
Alfred F. Brysh Milton K. Gammons Dennis J. Horgan <i>Vice Presidents</i>	John J. Jackson <i>Assistant Treasurer</i>
C. Lenwood Walker <i>Clerk of Corporation</i>	Everett D. Landen <i>Chairman of Board</i>

Trustees

*C. F. Barlow S. G. Brooks A. F. Brysh J. W. Gale (Hon.) *M. K. Gammons †J. S. Gill *D. J. Horgan *G. J. King	*E. D. Landen A. B. Rathbone (Hon.) †W. R. Riley †C. K. Sanderson S. Scudder F. R. Sinervo C. L. Walker A. Ziegler
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Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Monday of November

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854

Branch Office
Northshore Shopping Center

John J. Kline <i>President</i>	Nathan F. Masterson <i>Clerk of Corporation</i>
Paul M. MacGregor Charles D. Farmer M. Joseph Lynch Herbert E. Merrow Gregory Smith <i>Vice Presidents</i>	J. Norman Panall, Jr. <i>Treasurer</i> Hubert M. Snow, Jr. James J. Sullivan David E. Trask <i>Assistant Treasurers</i>

John J. Kline
Chairman of Board

Trustees

L. Alexander J. P. Cena P. Evans *C. D. Farmer †M. E. Frye †H. W. Holden J. C. Jeffers *J. J. Kline *M. J. Lynch *P. M. MacGregor F. G. Mansfield	†N. F. Masterson *J. H. McDonald †J. A. McNiff H. E. Merrow E. J. O'Connor J. N. Panall, Jr. J. P. Sheehy G. Smith H. M. Snow, Jr. †L. H. Wright
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Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable on or before the 25th day for the period ending the 14th day of each month

Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD

Berkshire County Savings Bank

24 North Street

Date of Incorporation, February 2, 1846

Branch Offices
Old Town Hall Office, Park Square
Allendale Shopping Center Office, Cheshire Road

Thomas R. Carrington <i>President</i>	Donald B. Kuntz <i>Treasurer</i>
Donald B. Kuntz <i>Vice President</i>	Lucille T. Coy Bayard S. Huntley Harry E. Pearce, Jr. Jeffrey P. Rayner Susan Szymanski Ruth Watson S. Grace Williams <i>Assistant Treasurers</i>
Robert G. Disbrow A. Kenyon Ferry Vernon L. Striebel, Jr. <i>Asst. Vice Presidents</i>	
George P. Clayson <i>Clerk of Corporation</i>	

Gardner S. Morse
Chairman of Board

Trustees

*W. E. Bagg, Jr. *T. R. Carrington †G. P. Clayson F. G. Crane (Hon.) *F. G. Crane, Jr. E. L. Dobbins †D. England, Jr. J. H. Fryer (Hon.)	†S. H. Jones D. B. Kuntz *G. S. Morse *J. H. Rice W. T. Rice (Hon.) *A. S. Silverman M. L. Weiss
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Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Tuesday of January

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street

Merrill Road

Maple Street, Hinsdale

Main Street, Lanesboro

• Route 41, Albany Road, Richmond
Albany Road, West Stockbridge

Luke S. Hayden <i>President</i>	Robert G. Newman <i>Clerk of Corporation</i>
Raymond G. LeBeau <i>Exec. Vice President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza Kenneth C. Landall William J. McGurk <i>Vice Presidents</i>	William A. Carroll, Jr. Stephanie Marzano Mary J. Powers <i>Assistant Treasurers</i>

Trustees

*A. R. Birchard, Jr. A. J. Blau R. H. Bolza *S. Boxer Mrs. G. A. Brigham †J. R. Busch *A. J. Conlon, Jr. †W. B. Crawford *S. England †T. J. Fehey P. K. Fodder	*L. S. Hayden E. A. Kelsey R. G. LeBeau F. M. Myers, Jr. R. G. Newman S. G. O'Connell T. E. O'Connell *W. A. Selke J. J. Smith B. J. Sullivan
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Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank

36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Donald W. Heath <i>Treasurer</i>
Warren M. Axford <i>Vice President</i>	Richmond W. Talbot <i>Clerk of Corporation</i>

Trustees

W. M. Axford *H. W. Baker T. Brink (Hon.) †P. S. Cronin C. W. Devine D. E. Eldridge *A. G. Estes, Jr. †M. H. Golden *R. W. Holm	*F. A. Randall A. D. Russell (Hon.) J. J. Russell R. W. Talbot †M. L. Valente R. C. Vaughn †M. W. Walker G. S. Wild
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Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Thursday of October

*Member of Board of Investment.

†Member of Auditing Committee.

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Bay Road, South Duxbury
72 Summer Street, Kingston
1923 Ocean Street, Marshfield

Robert D. Sampson <i>President</i>	George W. Carter, Jr. <i>Treasurer</i>
Orrin G. Colley <i>Vice President</i>	Kendall S. Estes Elliot W. Chassey <i>Assistant Treasurers</i>
Richard M. Shift <i>Clerk of Corporation</i>	Orrin G. Colley <i>Chairman of Board</i>

Trustees

R. R. Barbieri	R. A. Hall
P. S. Barnes (Hon.)	R. A. Jones
*S. H. Barnes	P. Nectow
B. B. Brewster	*F. C. Newhall
E. W. Brewster (Hon.)	†M. B. Person, Jr.
L. R. Briggs (Hon.)	F. M. Rowell
*P. V. Cavallini	D. Russell, III
*O. G. Colley	R. D. Sampson
O. M. Colley	R. M. Shift
G. W. Cushman	D. L. Stevens
D. B. Freeman	†M. Toabe

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws first Tuesday of June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	Frank M. Oliveira <i>Treasurer</i>
George F. Miller, Jr.	Helen F. Rogers <i>Assistant Treasurer</i>
Myrick C. Young <i>Vice Presidents</i>	William F. Silva <i>Chairman of Board</i>
Elmer I. Silva <i>Clerk of Corporation</i>	

Trustees

*F. J. Alves	*E. Salvador
†I. A. Horton	E. I. Silva
*G. F. Miller, Jr.	*R. F. Silva
F. M. Oliveira	W. F. Silva
C. G. Peck, Jr.	W. H. Watts
*T. F. Perry	R. A. Welsh
†W. J. Roderick	M. C. Young (Hon.)

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Monday of June

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Offices

371 Hancock Street, North Quincy
138 Franklin Street, South Quincy

Charles A. Pearce <i>President</i>	Donald R. Johnson Paul E. Kinniburgh Sulo O. Ruuska Aldo M. Saluti Charles R. Simpson, Jr. Edward J. Sweeney <i>Assistant Treasurers</i>
H. Maurice Hughes Russell H. Smollett <i>Vice Presidents</i>	
O. Donald Gohl <i>Asst. Vice President</i>	Morgan Sargent <i>Clerk of Corporation</i>
Leonard T. Kantola <i>Treasurer</i>	

Trustees

C. R. Burgin	†R. A. Fee
*T. S. Burgin	*C. A. Pearce
*W. G. Clark	*R. Porter
A. A. DellaChiesa	†G. D. Reardon
B. V. Dill	M. Sargent
C. F. English	†J. Serafini
*R. M. Faxon	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices

15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Ernest C. Martin Leroy R. Wyman <i>Vice Presidents</i>	Melvin S. Monson Virginia O. Holmes Thelma I. Wilde Donald A. Jackson <i>Assistant Treasurers</i>
George W. Condon <i>Clerk of Corporation</i>	

Trustees

R. L. Batchelder	K. A. Lyons
*G. W. Condon	R. E. Lyons (Hon.)
†F. E. Henderson	H. W. Macauley (Hon.)
†J. J. Hurley	*E. C. Martin
W. C. Kane	*R. R. McEvoy (Hon.)
†I. L. Kovey	N. B. Silk
R. C. Lindelof	*R. C. Wilde
F. H. Lutz (Hon.)	*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

READING**Reading Savings Bank
643 Main Street**

Date of Incorporation, March 20, 1891

**Branch Office
386 Main Street, Wilmington**

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell Kenneth C. Latham <i>Vice Presidents</i>	Richard C. Forrest <i>Vice Treasurer</i>
E. Hayward Bliss <i>Clerk of Corporation</i>	Alice B. Sweeney Alice S. Rogers <i>Assistant Treasurers</i>

Trustees

C. H. Amon, Jr.	*K. C. Latham
†M. B. Bedell	*G. M. Lothrop
E. H. Bliss	M. R. Meikle
N. S. Burbank	P. C. Nicholas
†W. H. Dee	F. F. Stevenson
J. B. Iverson	*R. E. Stewart
†K. R. Ivester	*P. G. Willcox
†G. R. Larson	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable March 10, June 10, September 10 and December 10

Annual meeting date as provided for in By-Laws third Monday of April

ROCKLAND**Rockland Savings Bank
279 Union Street**

Date of Incorporation, March 30, 1868

**Branch Office
49 Front Street, Scituate**

E. Wayne Harlow <i>President</i>	Wallace L. Macaulay <i>Treasurer</i>
Wallace L. Macaulay Roland T. Phillips <i>Vice Presidents</i>	Clifford Joyce Marian F. Hurley Kenneth R. Pike <i>Assistant Treasurers</i>
Richard J. Phelps <i>Clerk of Corporation</i>	E. Wayne Harlow <i>Chairman of Board</i>

Trustees

*J. H. Bourque	R. J. Phelps
R. C. Briggs	*R. T. Phillips
*D. S. Collins	K. R. Pike
†R. I. Dexter	†D. F. Robbins, Sr.
J. A. Dow, 2nd	J. F. Spence, Jr.
*E. W. Harlow	*J. H. Spurr
W. L. Macaulay	P. J. Sullivan
†A. P. Petrell	A. P. Wilcox (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday of December

ROCKPORT**Granite Savings Bank
26 Broadway**

Date of Incorporation, March 21, 1884

Charles G. Burbank <i>President</i>	Neil Campbell <i>Treasurer</i>
N. O. Bruno Pearson <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>
Frank W. Johnson <i>Clerk of Corporation</i>	

Trustees

†R. M. Barker	F. W. Johnson
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
N. Campbell	*N. O. B. Pearson
*A. R. Carlson	*J. B. Silva, Jr.
†L. P. Curtis	O. F. Smith (Hon.)
N. A. Hooper	D. J. Taylor
R. L. Hull	†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of December

SALEM**Salem Savings Bank
125 Washington Street**

Date of Incorporation, January 29, 1818

**Branch Offices
Highland Avenue
72 Loring Avenue**

Charles H. Stevens, Jr. <i>President</i>	George W. Olson <i>Treasurer</i>
Charles Andrias Frederic P. Clark Francis J. Murphy <i>Vice Presidents</i>	Everett E. Carlton, Jr. Richard P. Carter John H. Corning Thomas E. Snider <i>Assistant Treasurers</i>
Robert S. St. Pierre Lee M. Webster <i>Asst. Vice Presidents</i>	J. Grafton Kingsley <i>Clerk of Corporation</i>

Trustees

*C. Andrias	*H. G. Macomber
L. Axelrod	†I. J. Martin
*F. P. Clark	F. J. Murphy
L. Clark (Hon.)	G. W. Olson
H. E. Davenport	A. R. Pitcoff
D. T. Doyle	†W. T. Quinlan
P. J. Durkin	R. M. Shribman
J. E. Farley (Hon.)	T. Simons
*J. E. Fellows, Jr.	R. C. Smith, Jr.
*R. M. Finnis	*C. H. Stevens, Jr.
M. F. Flynn	C. F. Voorhees
†H. S. Holcomb	W. B. Welch
E. W. Johnson (Hon.)	C. A. Whipple (Hon.)
J. G. Kingsley	

Deposits go on interest from day of deposit

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.

†Member of Auditing Committee.

Salem Five Cents Savings Bank**210 Essex Street**

Date of Incorporation, March 9, 1855

Branch Offices**11 State Road****424 Essex Street****2 Bay Road, South Hamilton**Alton P. Cole, Jr.
*President*Robert H. Cushman
*Treasurer*Richard E. Blake
Robert L. Howie
Robert F. McGrath
J. Norman Welch
*Vice Presidents*Albion B. Knowlton, Jr.
Thomas M. Leonard
William F. Nys
Clayton W. Smith
Wesley C. Tucker
Virginia D. Witham
*Assistant Treasurers*James N. Clark
*Clerk of Corporation***Trustees**

*L. Allen, Jr.	E. R. Haskell
W. K. Anderson	F. A. Hebard
B. T. Atwood, Jr.	R. Jerrett, Jr.
C. Bacall, Jr.	*N. F. Kennedy
E. M. Batchelder	H. S. Knight (Hon.)
†B. D. Berkal	C. J. Kohn
*R. E. Blake	B. Langmaid (Hon.)
W. J. Bursaw, Jr.	†J. V. Mahan
H. J. Callahan (Hon.)	F. A. Meier
J. N. Clark	†F. H. Moore
*A. P. Cole, Jr.	P. M. Pilcher
R. H. Cushman	A. P. Putnam
*J. H. Davies	B. U. Rice (Hon.)
A. S. Elwell	J. R. Serafini
H. S. Gilchrest (Hon.)	P. E. Story
A. Goodhue, Jr.	R. H. Thompson
H. J. Gourdeau	*J. N. Welch
H. H. Griffin	J. S. Whipple

Deposits go on interest from day of deposit
Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws
first Tuesday of May

SHELBURNE**Shelburne Falls Savings Bank****24-26 Bridge Street (Shelburne Falls District)**

Date of Incorporation, March 28, 1855

Elwyn J. Ball
*President*Florence B. Adler
*Treasurer*Edward A. Milne
*Vice President*Marjorie W. Peck
*Clerk of Corporation*Elwyn J. Ball
*Chairman of Board***Trustees**

F. B. Adler	J. W. Lawless
C. W. Avery	†H. E. Legate
*E. J. Ball	W. O. Loomis
R. W. Bassett	*E. A. Milne
†H. F. Brown	*G. L. Mirick
C. P. Call	P. R. Shaw
D. T. Hillier	J. B. Temple
*J. W. Hoyt	*R. A. Tetreault
*H. L. Hurd	H. Toy
D. H. Jones	C. I. Woffenden

Deposits go on interest from first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws
second Tuesday of November

SOMERVILLE**Somerset Savings Bank****371 Summer Street**

Date of Incorporation, March 9, 1910

Branch Office**105 Broadway**Richard V. Kiley
*President*Stephen J. Dowd
*Treasurer*Albert J. Oliva
Thomas P. Russell
*Vice Presidents*Ralph A. Benson
*Assistant Treasurer*John H. Derby
*Clerk of Corporation***Trustees**

†D. F. Choate, Jr.	R. S. Kelley
F. Ciampa	*R. V. Kiley
A. H. Curtis	J. R. McHugh
J. H. Derby	*A. J. Oliva
†D. C. Dolben	N. H. Prendergast
A. L. Fisher	*T. P. Russell
*H. P. Freeman	W. J. Skerry
†R. W. Harris	*H. E. Stevens
D. J. Kelley (Hon.)	

Deposits go on interest fifteenth business day of each month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws
third Tuesday of November

Somerville Savings Bank**40 Union Square**

Date of Incorporation, February 24, 1885

R. Jack Howard
*President*Ernest S. Christian
*Treasurer*John W. Pickering
L. Roger Wentworth
*Vice Presidents*Arthur R. Hayward
Joseph E. Pemental
*Assistant Treasurers*John F. McGann
*Clerk of Corporation***Trustees**

M. F. Ahearn, Jr.	*R. J. Howard
C. J. Bateman, Jr. (Hon.)	†J. F. McGann
*C. W. Birch, Jr.	*L. J. McKay
R. C. Bosworth	T. W. Morse
†F. V. Bowie	F. E. Nelson
J. T. Cardillo	*J. W. Pickering
J. A. Daniels (Hon.)	N. A. Ray (Hon.)
C. A. Donadio	A. L. Rezendes
*E. J. Hall	†E. S. Rumery
W. L. Hanson	T. P. Sharpy
	L. F. Wentworth

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws
third Thursday of December

*Member of Board of Investment.

†Member of Auditing Committee.

SOUTHBRIDGE**Southbridge Savings Bank
253 Main Street**

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	Carl M. Olson <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Mafalda A. Comstock Robert L. Langlois <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

Trustees

J. V. Achin	A. I. Koprowski
L. C. Broughton	E. J. Martin
*J. N. Burnham	G. Mozley
†L. D. Clemence	C. M. Olson
*R. U. Clemence	†J. J. O'Shaughnessy
H. DiGregorio	L. W. Pote
J. B. Dirlam	*J. E. Rischitelli
†J. K. Edwards	C. A. Roy
*J. D. Gallery	S. Simonelli
*R. R. Grimwade	C. R. Spielvogel
W. W. Horsley	

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday of May

SPENCER**Spencer Savings Bank
176 Main Street**

Date of Incorporation, April 5, 1871

Hezekiah P. Starr <i>President</i>	Charles S. Putnam <i>Clerk of Corporation</i>
Edwin L. Marsden	Robert G. Worthington <i>Treasurer</i>
Alfred G. Morin	Hezekiah P. Starr <i>Chairman of Board</i>
Walter J. Reynis <i>Vice Presidents</i>	

Trustees

M. W. Bemis (Hon.)	*A. G. Morin
E. P. Clark	*R. G. Prouty
†F. A. Hobbs	C. S. Putnam
*A. S. Lacaire	*W. J. Reynis
L. E. Lawton (Hon.)	R. Sagendorph
G. E. LeDoux	M. Sebring
*E. L. Marsden	*H. P. Starr
†J. C. McSherry	†V. Tolis
*C. H. Meloche, Jr.	R. G. Worthington

Deposits go on interest first business day of each month

Dividends are payable 1st Monday of February, May, August and November

Annual meeting date as provided for in By-Laws first Tuesday of June

SPRINGFIELD**Hampden Savings Bank
19 Harrison Avenue**

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings Henry L. Waltermire <i>Assistant Treasurers</i>
Andrew B. Wallace <i>Clerk of Corporation</i>	

Trustees

*R. B. Atkinson	V. E. Quillard
*H. C. Beaver, Jr.	I. A. Quimby
E. J. Brennan, Jr.	*J. B. Richardson, Jr.
D. E. Burbank, Jr.	J. C. Sevey
†J. B. Donovan	L. W. Stone
R. J. Epstein	*R. A. Studley
†F. H. Faulstich	R. F. Tuveson
*G. C. Holderness	†A. B. Wallace, III
H. C. Ide	S. F. Young

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Tuesday of November

**Springfield Five Cents Savings Bank
1319 Main Street**

Date of Incorporation, April 27, 1854

Branch Offices**1899 Wilbraham Road****1235 Sumner Avenue****1359 Springfield Street, Agawam****6 Somers Road, East Longmeadow**

Bernard H. McMahon <i>President</i>	Murray F. Lynch <i>Treasurer</i>
Murray F. Lynch	Stephan R. Pannier
Alfred C. McCarthy <i>Vice Presidents</i>	Richard E. Pisano <i>Assistant Treasurers</i>
Robert W. Baker <i>Asst. Vice President</i>	Earl H. Paine <i>Clerk of Corporation</i>

Trustees

S. F. Benson	†R. Keeney, Jr.
N. Brown (Hon.)	E. Kronvall (Hon.)
A. A. Carroll (Hon.)	A. C. McCarthy
R. S. Carroll	*B. H. McMahon
†D. B. Collings	*T. V. Paige
R. W. Crowell (Hon.)	K. W. Perry
†R. P. Dale, Jr.	J. B. Punderson
E. C. Erickson	J. A. Saunders
*M. L. Farrell	*J. J. Shea, Jr.
R. C. Flagg	E. E. Silver, Jr. (Hon.)
G. J. Gallan	R. S. Spooner (Hon.)
*W. H. Hayes	G. W. Streeter, Jr.
B. Hernan	W. C. Webb
A. H. Hovey (Hon.)	F. W. Williams, Sr.
S. S. Jones	(Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday of June

*Member of Board of Investment.

†Member of Auditing Committee.

Springfield Institution for Savings

1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices

561 Sumner Avenue

844 State Street

1360 Carew Street

40 Springfield Street, Agawam

724 Bliss Road, Longmeadow

1425 Westfield Street, West Springfield

70 Eastfield Mall

10 Fairfield Mall, Chicopee

465 No. Main Street, East Longmeadow

441 Cooley Street

1500 Main Street

John McP. Collins
President

John A. Vivian
Treasurer

Theodore H. Hanchett

A. Everett Winne

William A. James

Vice Treasurer

Harold A. Smith

Lawrence D. Beane

Albert E. Steiger, Jr.

Dante A. Ferioli

John A. Vivian

Mary A. Frank

Wallace H. Janes

Ruth F. Neff

John F. Reed.

Assistant Treasurers

Julius H. Appleton

Clerk of Corporation

Richard A. Booth

Chairman

Trustees

J. H. Appleton

T. H. Hanchett

R. A. Booth

W. A. Hebert (Hon.)

†R. M. Brigham

M. I. Holstein

S. D. Chapin

W. A. James

*J. McP. Collins

P. H. Mehrtens

H. G. Dickey (Hon.)

*S. D. Parker

L. W. Doherty

M. F. Peterson (Hon.)

*H. T. Downey

F. S. Pillsbury

J. F. Egan (Hon.)

*C. H. Schaaff

†F. C. Emerson

H. A. Sears (Hon.)

H. R. Feltham (Hon.)

*A. E. Steiger, Jr.

F. W. Fuller

†L. R. Wallace

*R. C. Garvey

C. G. Young (Hon.)

C. N. Gibbs

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Wednesday of May

STONEHAM

Stoneham Savings Bank

359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron
President

Wylie Gardt
Treasurer

Wendell H. Packard
Vice President

William H. Brock
Assistant Treasurer

Donald W. Hanson
Clerk of Corporation

Trustees

*M. E. Barron

*E. B. Merrithew

F. S. Blanchard (Hon.)

P. A. Nelles, Jr. (Hon.)

*T. P. Devlin

*W. H. Packard

†A. G. Fuller

*G. C. Patton, Jr.

W. Gardt

G. S. Pettengill

F. M. Geremonte

O. H. Saxby

D. W. Hanson

L. W. Scammon

E. W. Jefferson (Hon.)

†C. H. Severance

F. A. Lawson (Hon.)

H. R. Smith

D. W. Leavitt

†J. T. Whittemore

H. W. Mellett, Jr.

G. A. Worthen

S. Merrifield

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday of April

TAUNTON

Bristol County Savings Bank

35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein
President

Carl E. Crawford
Treasurer

Carl E. Crawford

Robert E. Hallock, Jr.

Joseph W. Kirker

A. Alan Higginbotham

A. Boylston Nichols, Jr.

Assistant Treasurers

Vice Presidents

Ernest G. Gebelein

Harold E. Hopkins

Chairman of Board

Clerk of Corporation

Trustees

W. E. Becker

J. W. Kirker

M. H. Bury

*G. H. M. LeRoy

†G. Cleathero

†R. K. Martin

C. E. Crawford

J. F. Mozzone

E. N. Dodson, Jr.

*A. B. Nichols, Jr.

*E. G. Gebelein

*W. R. Reed

H. E. Hopkins

†D. C. Wilbur

*A. L. Jennings

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank

12-14 Court Street

Date of Incorporation, February 9, 1869

Branch Office

Route 44, Raynham

Richard E. Keefe
President

Lorraine Carter
Belcher W. Stanley, Jr.

Charles A. Eldridge
Vice President

Assistant Treasurers

Arthur J. F. Tutton
Treasurer

T. Howard Donahue
Clerk of Corporation

Trustees

J. L. Bethel

R. E. Knowles

H. W. Briggs, Jr.

*J. F. Leddy

R. B. Champagne

†D. A. Littlefield

G. F. Clapp

*G. M. Owen

M. L. Costa

J. F. Parker

W. P. Dickerman

*S. H. Rhodes

*C. A. Eldridge

C. S. Robertson

P. B. Gay

*G. M. Seemann

†H. C. Gill, Jr.

†S. P. Sowicki

A. E. Gutman

F. L. Tripp

*R. E. Keefe

A. J. F. Tutton

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Thursday of January

*Member of Board of Investment.
†Member of Auditing Committee.

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot

Main Street, East Douglas

Lawrence S. Voss <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Charles C. Ballou	Mildred E. Eastman
Richard S. Douglas	Gordon E. Kollett
Frederick M. Palmer, Jr. <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich	G. E. Kollett
†F. Andrews	T. J. Lynch
*C. C. Ballou	N. H. Morin
H. Buma	*F. M. Palmer, Jr.
G. P. Carver, Jr.	R. A. Pelland
†R. B. Clarke	*J. A. Quinn
M. N. Cohan	L. C. Ramelli
*W. J. Crawley, Jr.	A. A. Sabatinelli
J. M. Dauray	S. R. Scott (Hon.)
R. S. Douglas	*L. S. Voss
G. W. Guertin	P. S. Wheelock

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday of January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

William R. Spaulding <i>President</i>	Julian V. Lyon <i>Treasurer</i>
Forrest E. Carter	Leonard H. Garfield
William E. Jones	Donald E. Garrant
Donald E. Garrant <i>Vice Presidents</i>	Gladys Parker <i>Assistant Treasurers</i>
Leonard H. Garfield <i>Asst. Vice President</i>	William R. Spaulding <i>Chairman of Board</i>

William J. Lee
Clerk of Corporation

Trustees

J. E. Anderson	†H. S. MacLellan
†M. G. Beebe	F. C. McGrath, Jr.
*F. E. Carter	A. S. North (Hon.)
L. Day	P. A. Perkins
G. J. Evans	†R. A. Sayce
E. H. Fairbanks	*W. R. Spaulding
S. Fisher	*M. F. Stoddard, Jr.
D. E. Garrant	L. J. Wilson
*W. E. Jones	R. H. Wingate
W. J. Lee	J. B. Wiswall
J. V. Lyon	*K. A. Worthen

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

George D. DeGrasse <i>President</i>	Willard T. Crossman Nicholas Noun <i>Vice Treasurers</i>
Clarence G. Brewster	Lawrence M. Butchart
Philip A. Lashway <i>Vice Presidents</i>	Arthur M. Butler, Jr.
Lester J. Johnsen <i>Clerk of Corporation</i>	Eleanor L. Dow
Philip A. Lashway <i>Treasurer</i>	Richard A. Mullen
	Ralph A. Sederquist <i>Assistant Treasurers</i>

Trustees

*C. G. Brewster	†H. F. Howe
G. P. Davis (Hon.)	†L. J. Johnsen
*G. D. DeGrasse	P. A. Lashway
A. DeVincent	*F. J. Mooney, Jr.
P. L. Flynn (Hon.)	T. J. Murphy
R. S. Flynn	*J. F. Robinson
W. E. Glancy (Hon.)	C. M. Sheer
*N. B. Goldberg	†R. L. Whipple
I. B. Hardy	*B. F. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office

Main Street, Gilbertville

L. Robert Campbell <i>President</i>	John E. Carroll
Harold O. Graves <i>Exec. Vice President</i>	Robert W. Fitzgerald
John MacNeish <i>Treasurer</i>	Irene B. King
	Donald R. Vorce <i>Assistant Treasurers</i>

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson	L. R. Hyde
J. A. Bryson (Hon.)	*W. M. Hyde
L. B. Campbell (Hon.)	*F. J. Kardas
*L. R. Campbell	†J. F. Nields
*N. Falk	†R. H. Quigley
H. O. Graves	F. J. Quilitzsch
R. Higney	†F. Rindge, Jr.
C. T. Hinckley	H. R. Salem
*I. A. Hodgen	

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office

117 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	Donald R. Brown <i>Treasurer</i>
Harry B. Metcalfe <i>Vice President</i>	Paul E. English Thomas S. Olsen <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	Frank L. Nickerson <i>Chairman of Board</i>

Trustees

R. A. Anthony	*F. MacGregor
J. M. Balano	C. A. MacKenzie, Jr.
K. J. Bruce	H. B. Metcalfe
C. Cronig	†J. Motta
L. M. Flanders	*F. L. Nickerson
C. A. Griffith	*A. L. Pappi
H. E. Hunziker	W. E. Rowley
I. Issokson	R. H. St. Jacques
J. S. Kenyon	J. W. Wickenden
R. D. Kiernan	S. H. Wright

Deposits go on interest from day of deposit
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws
fourth Monday of March

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24, 1882

Charles E. Shepard, Sr. <i>President</i>	Bertram W. Perkins, Sr. <i>Vice President</i>
Malcolm R. George <i>Exec. Vice President</i>	Malcolm R. George <i>Treasurer</i>
William N. Wright, Sr. <i>Clerk of Corporation</i>	Lloyd A. Rice <i>Assistant Treasurer</i>

Trustees

F. J. Bell	*B. W. Perkins, Jr.
J. A. Blanchard	*C. E. Shepard, Sr.
P. F. Carroll	†C. E. Shepard, Jr.
M. R. George	J. Spencer
S. A. Korzec	†R. B. Tuttle
W. McWhirter (Hon.)	V. B. Tuttle (Hon.)
J. Orszulak	*H. J. Wardwell
R. R. Paine (Hon.)	W. G. Wood
C. F. Pease (Hon.)	W. N. Wright
B. W. Perkins, Sr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws
last Monday of April

Member of Board of Investment.
Member of Auditing Committee.

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office

10 Bigelow Avenue

Charles W. Chamberlain, Jr. <i>President</i>	Richard E. Bolton <i>Treasurer</i>
Logan S. Field	Robert B. Harris
J. Stephenson Hemphill	Marguerite M. Hooley
W. Irving Middleton	John A. Loring, Jr.
<i>Vice Presidents</i>	Frank J. McAuley <i>Assistant Treasurers</i>
	Donald O. Hawes <i>Clerk of Corporation</i>

Trustees

R. E. Bolton	A. A. Huse (Hon.)
C. W. Chamberlain (Hon.)	J. H. Lewis
*C. W. Chamberlain, Jr.	R. Massa
R. B. Chase	†G. McNally, Jr.
*L. S. Field	*W. I. Middleton
W. S. Field (Hon.)	S. P. Mugar
J. C. Haartz, Jr.	*R. Porter
D. O. Hawes	T. J. Scott
†J. E. Heffernan	H. A. Smith (Hon.)
*J. S. Hemphill	R. S. Sparrow
H. S. Howes	†G. B. Wellman
	*R. T. Westcott

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws
third Tuesday of November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1863

Branch Office

343 Main Street, Oxford

Joseph M. Morse <i>President</i>	David W. Horsley <i>Treasurer</i>
Hugh W. Crawford	Margaret C. Canavan
Donald I. Hey	Frank P. Stefanik
David W. Horsley	<i>Assistant Treasurers</i>
George F. White <i>Vice Presidents</i>	Joseph M. Morse <i>Chairman of Board</i>

H. Craigin Bartlett
Clerk of Corporation

Trustees

†H. C. Bartlett	R. S. Howland
†D. S. Bayer	R. K. Hubbard (Hon.)
B. F. Brigandi (Hon.)	J. P. Ivascyn
J. Chmielewicz	J. A. Kelly, Jr.
A. L. Corrado	*L. E. Leboeuf
*H. W. Crawford	D. Luther
W. L. Dugan	*J. M. Morse
R. H. Eaton	R. W. Sheldon, Jr.
G. Gromelski	†J. P. Trull
A. Heller	F. S. Waite
*D. I. Hey	*G. F. White
D. W. Horsley	A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws
third Wednesday of May

WELLFLEET**Wellfleet Savings Bank
Main Street**

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Robert C. Dickinson <i>Treasurer</i>
Charles E. Frazier, Jr. Paul J. Lussier <i>Vice Presidents</i>	Bernice O. Sturtevant <i>Assistant Treasurer</i> Clarence S. Smith <i>Clerk of Corporation</i>

Trustees

†H. C. Atwood	*C. W. Downs, Jr.
R. R. Bell	J. R. Dyer, Jr.
*L. E. Cardinal	C. E. Frazier, Jr.
†H. W. Carlson	*W. Hokkanen
R. A. Chase (Hon.)	K. E. Faine
*H. A. Curtis	*E. F. Rose
R. C. Dickinson	†N. C. Young

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Friday of January

WESTBOROUGH**Westborough Savings Bank
33 West Main Street**

Date of Incorporation, February 9, 1869

Branch Office**58 West Main Street, Northborough**

Walter A. Kinell, Jr. <i>President</i>	George R. Marcy <i>Treasurer</i>
Hugh K. Tufts Joseph G. Nason <i>Vice Presidents</i>	Alan E. Ohlson <i>Assistant Treasurer</i> Hugh K. Tufts <i>Chairman of Board</i>
Edwin P. Fairbanks <i>Clerk of Corporation</i>	

Trustees

*C. H. Carlson	A. Kalenian
*G. H. Carlson	*W. A. Kinell, Jr.
*R. G. Daniel	G. R. Marcy
C. N. Duckworth	*J. G. Nason
†E. P. Fairbanks	†D. Newton
J. M. Foster	J. G. O'Neil
R. X. Gannon	B. C. Tashjian
†R. N. Hennessy	*H. K. Tufts
J. A. Heywood	E. L. Uhlman
A. C. Hulbert	

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Thursday of January

WESTFIELD**Westfield Savings Bank
141 Elm Street**

Date of Incorporation, April 16, 1853

Branch Offices
206 Park Street, West Springfield
655 Main Street, Agawam
27 Arnold Street

Arthur W. Knapp <i>President</i>	Harris J. Bond <i>Treasurer</i>
David C. Colton Wesley L. Mitchell <i>Vice Presidents</i>	Ernest Cornelius, Jr. Roland C. Hall <i>Assistant Treasurers</i>
Thomas J. Howard, Jr. <i>Asst. Vice President</i>	Horace N. Fuller <i>Clerk of Corporation</i>

Trustees

C. J. Arnold	R. D. Neth
†G. B. Brooks	*E. V. Oehlers
*D. C. Colton	L. C. Parker, Jr.
A. W. Elzerman	J. E. Reed
H. N. Fuller	†A. S. Rzewski
*C. A. Godin	†P. C. Smith
*A. W. Knapp	H. K. Wakeman
*W. L. Mitchell	

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Wednesday of April

**Woronoco Savings Bank
31 Court Street**

Date of Incorporation, May 5, 1871

Branch Office**College Highway, Southwick**

Roger L. Wolcott <i>President</i>	James A. Rogers <i>Treasurer</i>
Katherine L. Chapman Asher Nesin <i>Vice Presidents</i>	Porter E. Taylor Lee W. Webersen <i>Assistant Treasurers</i>
Andrew Anderson <i>Clerk of Corporation</i>	Bemis P. Wood <i>Chairman of Board</i>

Trustees

J. A. Adams	E. A. Jensen (Hon.)
D. W. Alger	*A. Nesin
A. Anderson	†V. A. Rix
W. S. Anderson	G. W. Roraback
*I. C. Barnes	†H. L. Ryan
J. W. Buckley	H. Saffer
†R. L. Cantell	L. W. Shattuck (Hon.)
*R. D. Carmel	E. E. Smith
*L. M. Clark	R. M. Wilcox
*D. D. Earle	R. L. Wolcott
H. P. Fowler	*B. P. Wood
F. L. Goodwin	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday of March

*Member of Board of Investment.

†Member of Auditing Committee.

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Robert H. Gaughen <i>President</i>	Robert F. Cass <i>Treasurer</i>
Charles T. Coleman Ashley B. Jones <i>Vice Presidents</i>	James V. Miglierini Margaret R. Santacroe <i>Assistant Treasurers</i>
William F. Meara, Jr. <i>Clerk of Corporation</i>	Robert H. Gaughen <i>Chairman of Board</i>

Trustees

J. Alden	G. E. Lane
†H. E. Bowmar	G. E. Lane, Jr.
*G. F. Brady	†P. D. MacElhiney
*C. T. Coleman	W. F. Meara, Jr.
*R. H. Gaughen	*R. H. O'Brien
J. W. Gunville	E. A. Perry
W. A. Hodges (Hon.)	B. S. Pratt
J. J. Holland	R. Reidy
*A. B. Jones	D. M. Tardiff

Deposits go on interest from day of deposit
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws first business day of January

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

Branch Office
126 Main Street

F. William Lawton <i>President</i>	George F. Gardner <i>Treasurer</i>
John W. Field Harold B. Nash <i>Vice Presidents</i>	Patrick J. Buckley Arthur R. Connolly Carl J. Reid
William P. Fillebrown <i>Clerk of Corporation</i>	Dorothea M. Scott <i>Assistant Treasurers</i>
F. William Lawton <i>Chairman of Board</i>	

Trustees

†G. T. Barnes	C. A. R. Lewis (Hon.)
*A. O. Bicknell	U. Motroni
J. F. Chipman	E. W. Moxon (Hon.)
J. H. Clapp	C. W. Nash (Hon.)
†H. B. Coleman	*H. B. Nash
C. H. Emilson	N. R. Olander
*J. W. Field	J. W. O'Donnell
W. P. Fillebrown	*R. G. Parker
G. F. Gardner	C. P. Pillsbury
†E. F. Hannafin	A. H. Sandwen
*H. Hoffman	H. E. Scott
*F. W. Lawton	†R. L. Steadman

Deposits go on interest from day of deposit to dividend date
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws fourth Wednesday of March

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Branch Office
383 Bridge Street, North Weymouth

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Norman J. Reilly Raymond C. Warmington <i>Vice Presidents</i>	Robert Bates Ruth P. Bosien <i>Assistant Treasurers</i>
Maynard W. Allard <i>Clerk of Corporation</i>	George H. Thompson <i>Chairman of Board</i>

Trustees

M. W. Allard	*E. S. Mapes
F. Belyea (Hon.)	D. A. Martin
H. W. Bettinson	†W. McClelland
A. J. Bilodeau	†R. C. Monahan
F. M. Bryant (Hon.)	*N. J. Reilly
*T. K. Brydson	C. Settles
*O. D. Chiesa	M. E. Sherman
E. S. Cook	*G. H. Thompson
†L. R. Fulton	*R. C. Warmington
*E. B. Given, Jr.	

Deposits go on interest from day of deposit
Dividends are payable March 15, June 15, September 15 and December 15
Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Joseph W. Bjork <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Raymond K. Litchfield <i>Vice President</i>	George W. Cranford, Jr. <i>Vice Treasurer</i>
George A. Brouillard <i>Clerk of Corporation</i>	Warren R. Corliss Helen A. Hayes Irene R. Smith <i>Assistant Treasurers</i>

Trustees

†F. W. Armor	*H. L. Horte
*J. W. Bjork	†R. S. Josselyn
G. A. Brouillard	D. F. Leach
*C. P. Burrill	*R. K. Litchfield
†R. L. Cavicchi	N. G. MacDonald
W. B. Clark (Hon.)	C. W. Mann
R. A. Conrad	*W. J. McCarthy
D. B. Gurney	L. W. Ward
*T. M. Harding	†H. C. Young

Deposits go on interest fifteenth business day of each month if made on or before the twenty-fourth day of the month
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

*Member of Board of Investment.
†Member of Auditing Committee.

WILLIAMSBURG**Haydenville Savings Bank**
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Donald R. Packard
*President*Ralph U. Porter, Jr.
Treasurer

Russell T. Bisbee

David P. Healy

Herbert S. Kellogg
*Vice Presidents**Clerk of Corporation**Trustees*J. D. Barrus
R. T. Bisbee
†J. H. Brequet
†R. J. Daniello
*F. C. Davis, Jr.
R. E. Duda
*O. Grife
D. P. Healy*H. S. Kellogg
†F. H. Loud
D. S. Outhuse
*D. R. Packard
L. H. Packard
*R. B. Smith
D. Tyler

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday of December

WILLIAMSTOWN**Williamstown Savings Bank**
171 Main Street

Date of Incorporation, April 6, 1892

Edward B. Briggs
*President*Raymond A. Mason
*Treasurer*Thomas M. McMahon
*Vice President*Robert L. Barschdorf
Lila L. Niles
*Assistant Treasurers*Philip S. Hart
*Clerk of Corporation**Trustees**E. B. Briggs
E. J. Brundage
J. A. Burnett
W. R. Clark
J. P. English
†E. C. Gagnier
S. E. Gardner (Hon.)
*J. H. Gordon
*S. P. GrahamP. S. Hart
*R. A. Mason
T. M. McMahon
B. Mears (Hon.)
†N. Phelps
*W. W. Rudman
†L. S. Towne
L. G. Treadway (Hon.)
*P. P. Welanetz

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws last Monday of September

WINCHENDON**Winchendon Savings Bank**
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson
*President*Robert F. King, Jr.
*Treasurer*Robert F. King, Jr.
Karl M. ParksDorothy Solander
*Assistant Treasurer*Marshall W. Smith
*Vice Presidents*Celian H. Abbott
*Clerk of Corporation**Trustees*†C. H. Abbott
*A. E. Anderson
*M. R. Bateman
*W. D. Brown
†E. J. Dionne
C. D. Eldredge (Hon.)
*F. E. Hall
R. F. King, Jr.
R. R. MarrR. E. Mathieu
K. M. Parks
L. P. Prance (Hon.)
H. R. Richards
A. B. Skelton
*M. W. Smith
†J. W. Townsend
J. J. Witt (Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Wednesday of December

WINCHESTER**Winchester Savings Bank**
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr.
*President*Arnold M. Gibson
*Treasurer*William J. Speers, Jr.
*Vice President*Joseph C. Cioni
W. Donald Maxwell
*Assistant Treasurers*Austin Broadhurst
*Clerk of Corporation*James F. Dwinell, Jr.
*Chairman of Board**Trustees*C. W. Bennett (Hon.)
A. Broadhurst
H. Chadwick
W. L. Davis (Hon.)
*J. F. Dwinell, Jr.
A. O. Eaton
M. T. Freeman
E. V. French (Hon.)
A. M. Gibson
J. B. Harlow
J. M. Harrington, Jr.
R. W. Hatch (Hon.)
*E. E. Hicks*G. H. Hood
B. J. Johnson
R. B. Kittredge
†G. A. Marks
C. L. Moore
A. L. Nichols
*H. K. Porter
L. F. Sargent
F. E. Smith (Hon.)
*W. J. Speers, Jr.
*P. P. Wadsworth
J. B. Willing
†J. R. Willing

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

WINTHROP**Winthrop Savings Bank**
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Kenneth B. Feeney	Florence R. Cummings
Harold J. Hyatt	Alice J. Mackey
Arthur J. Soper <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	Edward R. Thomas <i>Chairman of Board</i>

Trustees

D. M. Boylan	J. M. Harvey
L. S. Burke	A. W. Hodges (Hon.)
T. F. Eldracher	†E. M. Howard
J. W. Etherington	*H. J. Hyatt
K. B. Feeney	†A. B. Marsh
M. L. Flinn (Hon.)	H. Rand, Jr.
P. A. Gorman	*A. J. Soper
J. Gregorie	E. R. Thomas
E. E. Hardy	†J. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws first business day of January

WOBURN**Woburn Five Cents Savings Bank**
19 Pleasant Street

Date of Incorporation, April 7, 1854

Vernon W. Parkhurst <i>President</i>	Alfred E. Ekberg <i>Treasurer</i>
Charles A. Mahoney	Henry W. Stenquist Jr.
Kenneth B. Williams <i>Vice Presidents</i>	<i>Vice Treasurer</i>
Frank W. French, Jr. <i>Clerk of Corporation</i>	William E. Harvey James E. Meehan, Jr. <i>Assistant Treasurers</i>

Trustees

A. E. Ekberg	*C. A. Mahoney
*R. J. Farrell	G. M. Palage
F. W. French, Jr.	*V. W. Parkhurst
E. C. Holland	*C. J. Peterson
D. B. Johnson	*K. B. Williams
R. E. Lentz	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

WORCESTER**Bay State Savings Bank**
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
Francis J. Sullivan	James M. Carpenter
Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik <i>Assistant Treasurers</i>
Wesley E. Mellquist <i>Clerk of Corporation</i>	

Trustees

*J. P. Coakley	J. J. Ladden (Hon.)
†W. M. Conlin	D. H. Letendre
R. V. Corsini	J. J. Marshall
*J. J. Curran	W. E. Mellquist
W. B. Dennen (Hon.)	N. L. Onorato
C. N. Dewey	*R. C. Reidy
R. J. Donoghue	T. L. Rooney
E. F. Donohue (Hon.)	T. S. Shea (Hon.)
*R. R. Gallagher	†M. Stepanski
†R. J. Harris	*F. J. Sullivan
F. S. Harvey	J. A. Toomey
*K. P. Higgins	I. J. Yarock
†J. J. Kelly	

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Thursday of June

People's Mechanics Savings Bank**450 Main Street****Date of Incorporation, May 13, 1864****Branch Offices****315 Main Street****Lincoln Plaza****Webster Square Plaza****Auburn Plaza, Auburn****West Boylston Street, West Boylston****West Meadow Plaza, Westboro****H. Waite Hurlburt**
*President***Nathan T. Bascom**
Roger W. LeBlanc
Roderick H. McColl
Richard B. Jeffrey
George C. Rand, Jr.
*Vice Presidents***Clayton W. Adams**
L. J. Bouchard, Jr.
Sam Hokkanen
Allyn W. Krom
Ernest C. Sprague
*Asst. Vice Presidents***Evelyn B. Howe**
*Clerk of Corporation***Roderick H. McColl**
*Treasurer***Russell A. Thompson**
*Vice Treasurer***Richard Covello**
Ralph C. Croteau
Thomas S. Rogers
C. Skeels Thompson, Jr.
*Assistant Treasurers***Nathan T. Bascom**
*Chairman of Board***Trustees**

L. Anderson	P. B. Heywood (Hon.)
R. B. Ayres	W. E. Hildick
E. G. Bagley	F. W. Howe, Jr.
J. L. Barsky	*H. W. Hurlburt
*N. T. Bascom	R. B. Hutchins
J. C. Bath	L. C. Iandoli
P. C. Beals	R. V. Kesseli
†F. T. Blake, Jr.	C. Knight, Jr.
R. W. Booth	R. H. McColl
*H. C. Borger	D. J. Milliken
R. S. Bowditch	T. R. Mountain
C. R. Brownell (Hon.)	*P. R. O'Connell
†J. Z. Buckley	†N. R. Olson
J. R. Carter	*O. R. Rudnick
J. W. Coughlin (Hon.)	*R. J. Rutherford
J. J. Connor, Jr.	R. E. Secord
R. U. Cross (Hon.)	G. Sessions
G. G. DeMallie	F. W. Seymour (Hon.)
W. P. Densmore	†N. L. Sharfman
F. H. Dewey, Jr. (Hon.)	R. M. Spencer (Hon.)
F. H. Dewey, III	C. M. Stanley (Hon.)
H. B. Dewey	R. M. Stobbs
H. H. Forbes (Hon.)	J. S. Tomajan (Hon.)
J. P. Franklin (Hon.)	M. E. Tuller (Hon.)
H. Gooch, Jr.	C. C. Turner
W. G. Hall (Hon.)	L. Wald (Hon.)
J. F. Handfield (Hon.)	A. T. Wall (Hon.)
P. H. G. Harris	R. M. Wall
*R. H. Harris	*W. J. Whipple
G. W. Hazzard	A. N. Whiting
C. D. Heywood (Hon.)	N. S. Wood

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Thursday of April

Worcester County Institution for Savings**365 Main Street****Date of Incorporation, February 8, 1828****Branch Offices****365 Main Street****500 Pleasant Street****29 West Boylston Street****353 Grafton Street****651 Chandler Street****South Plaza Shopping Center****White City Shopping Center, Shrewsbury****Bartow Kelly**
*President***James D. Watt**
*Treasurer***Arnold W. Conti****James D. Watt****Stanley G. Quackenbush***Vice Presidents***Frank A. Brown****Harold Cabot, Jr.****Carl E. MacKay****William L. Wallace***Asst. Vice Presidents***Donald G. Anderson****William H. Barrows****Robert W. Eaton****Thomas E. Hills Grove****Henry A. Rodowicz***Assistant Treasurers***George A. White, Jr.***Clerk of Corporation***Arnold W. Conti***Chairman of Board***Trustees**

R. C. Achorn	†J. F. Mitchell
H. A. Bowditch	M. Morgan
E. L. Clifford	†R. R. Neilson
*A. W. Conti	*J. F. O'Keefe
R. Cushman	A. Palmer
P. Fletcher	C. Riley
*R. F. Gow	W. H. Sawyer
J. N. Heald, II	P. F. Schlaikjer
*R. G. Hess	*A. W. Smith
D. Hight	R. W. Stoddard
H. B. Jefferson	B. C. Wheeler
*B. Kelly	G. A. White, Jr.
F. J. McGrath	K. R. Woodbury
*R. W. Mirick	

Deposits go on interest from day of deposit

Dividends are payable last Monday of each month

Annual meeting date as provided for in By-Laws

fourth Tuesday of January

Consumers Savings Bank**316 Main Street****Date of Incorporation, April 10, 1854****Branch Offices****21 Central Square, Grafton****1057 Main Street, Holden****567 Main Street, Shrewsbury****586 West Boylston Street****Center of Auburn Mall, Auburn****Ronald W. Haselton**
*President***Thomas S. Zocco**
*Treasurer***Ralph W. Hager***Exec. Vice President***Thomas S. Zocco***Vice President***Albert E. Balanger****George R. Frye****Donald L. Hall****Wesley W. Sayer***Asst. Vice Presidents***Trustees**

†G. M. Betterley	†D. E. Lloyd
H. M. Booth	L. C. Lougee
D. P. Butler	*R. K. Massey
*E. B. Coghlin	G. T. Miller
†R. S. Davis	J. R. Nedder
R. J. Forkey	*G. A. O'Brien
J. H. Greenaway, Jr.	P. M. Purrington
R. W. Hager	A. B. Reed
F. L. Harrington	*R. Washburn
*R. W. Haselton	G. C. Whitney
R. M. Hyde	T. S. Zocco
W. C. Lane, Jr.	

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws

third Monday of January

*Member of Board of Investment.

†Member of Auditing Committee.

YARMOUTH

Bass River Savings Bank
307 Main Street
(South Yarmouth District)
 Date of Incorporation, April 15, 1874

Branch Offices

338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville

LeRoy W. Long <i>President</i>	Stafford I. Burrell Theodore W. Crosby Theodore G. Meinerth E. Richard Sandstrand Frank Y. Sorensen <i>Assistant Treasurers</i>
Carroll V. Murdock <i>Vice President</i>	William P. Swift <i>Clerk of Corporation</i>
Nathan C. Austin George F. Barabe <i>Asst. Vice Presidents</i>	LeRoy W. Long <i>Chairman of Board</i>
Carroll V. Murdock <i>Treasurer</i>	

Trustees

E. W. Ambrose	*R. C. Macallister
L. C. Antonellis (Hon.)	C. V. Murdock
T. B. Bearse	†J. M. Newkirk, Jr.
R. C. Cottrell	J. R. Peterson
E. G. Cross	†R. F. Raddin
N. Crowell (Hon.)	A. E. Strock
E. R. Greene	W. P. Swift
H. L. Hayes, Jr.	L. Warren
G. B. Kelley	E. M. Webster
J. A. Lemos	N. E. Welch
L. W. Long	G. B. Weston
A. L. Lovequist	*E. C. Winslow, Jr.

Deposits go on interest from day of deposit
 Dividends are payable 1st business day of each month
 Annual meeting date as provided for in By-Laws
 second Monday of April

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

Edward P. Clark <i>President</i>	Edward F. Barrett, Jr. <i>Treasurer</i>
Albert A. Conrad, Jr. <i>Exec. Vice President</i>	Philip J. Coady <i>Assistant Treasurer</i>
H. Waite Hurlburt <i>Vice President</i>	Santo P. Pasqualucci <i>Director of Research</i>
Chester W. Hardy <i>Clerk of Corporation</i>	

Directors

A. W. Archibald	†H. W. Hurlburt
L. R. Campbell	E. M. Kehoe
J. Carr	†G. J. King
†E. P. Clark	J. R. Mercier, Jr.
P. J. Coady	†F. C. Newhall
J. McP. Collins	D. A. Nyman
A. W. Conti	J. H. Pramberg, Jr.
†R. G. Granger	J. T. Ransom
†C. W. Hardy	†C. H. Stevens, Jr.
R. M. Henderson	R. L. Wolcott
J. W. Hull	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Stanwood D. Evans <i>President</i>	Keith G. Willoughby <i>Treasurer</i>
Nathan T. Bascom <i>Vice President</i>	H. S. Payson Rowe <i>Assistant Treasurer</i>
Albert A. Conrad, Jr. <i>Clerk of Corporation</i>	

Trustees

†N. T. Bascom	†L. S. Hayden
L. R. Campbell	J. S. Howe
J. Carr	H. S. P. Rowe
†S. D. Evans	W. H. Smith, 2nd
B. K. Garceau	K. G. Willoughby
T. H. Hanchett	

Savings Banks Employees
Retirement Association

111 Devonshire Street

Date of Incorporation, February 3, 1944

Stuart Shaffer <i>President</i>	Frank L. Nickerson <i>Vice President</i>
R. Gordon Archibald <i>Exec. Vice President</i> <i>and Secretary</i>	Arthur C. Murray <i>Treasurer</i>

Trustees

A. W. Archibald	†F. L. Nickerson
D. A. Bogle	†A. C. Murray
†R. N. Bower	†L. S. Hayden
†M. W. Brown	W. A. Kinell, Jr.
L. R. Campbell	G. W. Olson
A. G. Estes, Jr.	†S. Shaffer
H. E. Fasser	G. H. Thompson
J. J. Gallivan	J. H. Wiesman



ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1971

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$69,044 26	\$308,524 00
2	Due from banks	326,130 68	200,780 93
3	Chapter 168, s. 51A	348,320 67	—
4	U. S. Government obligations, direct and fully guaranteed	1,985,134 59	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,436,170 74	3,313,625 66
7	Bank and fire insurance company stocks, etc.	1,873,259 81	824,466 38
8	Federal Funds sold	800,000 00	50,000 00
9	Real estate loans (conventional)	16,138,526 99	12,941,991 59
10	G.I. loans (in-state)	2,028,635 91	589,611 67
11	F.H.A. loans (in-state)	2,664,291 08	186,441 49
12	G.I. loans (out-of-state)	—	1,199,477 24
13	F.H.A. loans (out-of-state)	1,474,434 39	274,773 56
14	Personal loans	168,627 22	1,140,081 65
15	Other loans	375,039 95	960,766 68
16	Banking premises	73,193 05	186,795 52
17	Furniture and fixtures	53,960 91	74,787 66
18	Other real estate owned, etc.	—	4,273 42
19	Taxes and insurance paid on mortgaged properties	1,719 00	2,075 03
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	26,063 78	18,557 53
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	61,462 69	63,501 13
24	Total	\$32,904,016 72	\$22,340,532 14
Liabilities			
25	Ordinary deposits	\$23,720,877 31	\$13,815,103 30
26	Daily Interest Account deposits	—	6,809 84
27	Special Notice Account deposits	988,965 55	4,661,533 41
28	Systematic Savings Account deposits	—	93,859 29
29	Term Deposit Accounts	4,517,088 87	1,349,697 67
30	Club deposits	7,566 60	9,460 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	96,518 55	175,319 59
34	Due to mortgagors	368,989 00	303,107 33
35	Mortgagors' payments not applied	110,073 88	56,018 66
36	Net interim income	144,470 76	—
37	All other liabilities	7,945 69	41,843 49
38	Guaranty Fund	1,371,000 00	917,933 25
39	Percentage to total deposits	4.69	4.60
40	Other surplus accounts	1,570,520 51	909,846 31
41	Percentage to total deposits	5.37	4.56
42	Total	\$32,904,016 72	\$22,340,532 14
General Information			
43	Number of deposit accounts October 31, 1970	7,105	7,385
44	Number of deposit accounts opened during period	1,196	1,314
45	Number of deposit accounts closed during period	806	862
46	Number of accounts October 31, 1971	7,495	7,837
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,490,920 84	\$1,009,597 17
49	Number of deposits made during period	20,296	23,771
50	Number of withdrawals made during period	13,663	11,810
51	Amount deposited during period	\$10,237,677 80	\$6,348,814 39
52	Amount withdrawn during period	\$8,983,076 67	\$5,275,092 30
53	Average amount in each account	\$3,990 00	\$2,534 00
54	Number of real estate loans October 31	1,860	1,606
55	Average real estate loan	\$11,992 00	\$9,460 00
56	Number of other loans October 31	326	1,353
57	Average other loan	\$1,668 00	\$1,553 00
58	*Gross income received during period	\$2,088,021 36	\$1,339,225 25
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$138,241 66	\$93,651 30
60	*Bank building occupancy	33,936 82	22,099 40
61	Advertising	19,921 56	13,618 27
62	Contributions, etc.	4,167 11	3,629 70
63	State tax	25,410 66	9,317 04
64	Miscellaneous	88,118 69	79,504 27
65	Total of above costs per \$1,000 of deposits	10 59	11 13

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION OR SAVINGS IN THE TOWNS OF AMESBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$71,004 45	\$424,309 18	\$708,539 15	\$545,964 34	\$17,809 55	1
283,920 82	150,146 92	189,763 27	334,475 30	338,681 64	2
—	120,000 00	423,624 34	924,309 00	—	3
3,464,230 23	2,100,417 74	3,117,345 80	2,034,800 69	5,148,458 25	4
—	—	—	2,412,592 08	—	5
4,270,061 41	10,427,218 20	11,897,174 77	45,474,366 91	8,172,173 05	6
1,203,037 93	2,926,848 31	3,222,055 89	5,718,372 52	1,383,127 57	7
—	1,600,000 00	100,000 00	500,000 00	800,000 00	8
6,233,155 12	44,325,836 54	39,218,689 25	31,290,113 71	12,775,921 11	9
175,010 50	2,042,855 02	5,172,793 86	9,863,596 69	130,291 00	10
—	2,263,582 36	5,112,005 41	6,865,279 42	—	11
—	2,097,280 19	1,551,567 72	2,060,507 32	249,331 31	12
—	2,595,982 89	1,516,595 26	1,727,054 32	218,143 91	13
—	164,844 44	1,583,917 64	4,930,887 76	20,729 45	14
147,023 35	1,199,531 73	1,802,031 38	681,234 81	608,258 29	15
39,336 81	822,399 26	333,333 60	435,478 43	40,981 29	16
18,248 76	183,799 41	158,421 82	173,523 05	9,923 04	17
51,362 10	—	—	—	26,537 35	18
243 76	—	—	50,828 59	—	19
—	1,912 10	—	67,129 11	61,110 89	20
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	21
1 00	1 00	1 00	1 00	1 00	22
4,671 72	12,732 13	906,632 37	292,999 27	10,833 46	23
\$5,981,946 37	\$73,504,839 00	\$77,068,445 93	\$116,454,028 79	\$30,030,919 12	24
\$13,456,093 81	\$36,574,330 48	\$42,404,712 19	\$74,575,286 60	\$18,128,906 37	25
—	775,223 93	—	—	—	26
379,305 02	25,894,195 20	21,435,566 59	28,822,335 38	7,666,830 79	27
—	—	—	—	—	28
—	2,486,451 83	5,294,713 09	3,333,700 00	1,255,300 00	29
4,143 00	249,328 50	16,240 00	—	—	30
—	—	—	—	—	31
—	—	—	—	—	32
—	84,808 40	277,945 86	527,312 63	24,538 93	33
209,446 01	1,828,146 82	2,194,302 40	793,326 83	35,080 98	34
195,235 99	275,150 49	277,321 24	427,566 54	31,518 74	35
23,876 79	325,096 70	—	—	—	36
5,663 61	67,394 55	65,175 92	135,798 33	1,688 65	37
930,183 00	2,534,143 14	2,703,499 32	4,042,215 76	1,459,000 00	38
6.72	3.84	3.91	3.79	5.39	39
777,999 14	2,410,568 96	2,398,969 32	3,796,486 72	1,428,054 66	40
5.62	3.65	3.47	3.56	5.28	41
\$15,981,946 37	\$73,504,839 00	\$77,068,445 93	\$116,454,028 79	\$30,030,919 12	42
6,141	23,345	21,330	42,777	9,044	43
573	6,154	4,269	6,737	688	44
479	4,142	2,891	7,696	723	45
6,235	25,357	22,708	41,818	9,009	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
\$666,340 47	\$3,227,930 71	\$3,445,798 40	\$5,276,456 02	\$1,373,034 43	48
15,411	100,034	100,311	173,568	21,759	49
7,843	75,540	51,812	88,304	11,878	50
\$3,867,657 77	\$33,051,978 19	\$33,764,315 46	\$51,932,740 04	\$6,418,811 03	51
\$3,064,741 02	\$26,779,057 42	\$26,581,521 20	\$41,196,890 46	\$5,992,016 24	52
\$2,213 00	\$2,592 00	\$3,038 00	\$2,552 00	\$3,003 00	53
706	2,976	3,245	4,155	1,237	54
\$9,077 00	\$17,919 00	\$16,201 00	\$12,468 00	\$10,811 00	55
95	549	1,969	3,829	17	56
\$1,548 00	\$2,485 00	\$1,720 00	\$1,466 00	\$3,400 00	57
\$903,509 07	\$4,327,929 28	\$4,746,146 23	\$6,636,619 09	\$1,838,657 44	58
\$70,903 72	\$274,211 61	\$332,254 36	\$511,474 54	\$70,650 24	59
15,769 61	105,138 33	79,917 05	104,525 38	18,689 48	60
3,371 37	24,580 03	54,313 05	26,345 15	6,848 79	61
100 00	1,215 00	12,838 67	15,611 38	1,725 00	62
15,226 45	50,613 67	64,537 43	105,638 33	31,069 60	63
32,046 10	231,155 60	210,432 99	288,940 36	47,850 99	64
9 21	10 45	10 91	9 86	6 53	65

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$85,322 48	\$20,086 46
2	Due from banks	144,814 72	28,818 12
3	Chapter 168, s. 51A	—	23,125 00
4	U. S. Government obligations, direct and fully guaranteed	705,654 80	769,897 32
5	State, county and municipal obligations	3,964 48	—
6	Other bonds, notes and debentures	4,593,674 94	1,685,196 95
7	Bank and fire insurance company stocks, etc.	876,339 63	370,829 49
8	Federal Funds sold	200,000 00	—
9	Real estate loans (conventional)	17,732,612 77	5,652,718 86
10	G.I. loans (in-state)	26,126 40	—
11	F.H.A. loans (in-state)	58,393 93	—
12	G.I. loans (out-of-state)	796,280 25	—
13	F.H.A. loans (out-of-state)	709,024 61	—
14	Personal loans	—	—
15	Other loans	767,877 30	263,944 90
16	Banking premises	32,895 54	19,299 15
17	Furniture and fixtures	17,863 01	5,304 02
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	6,336 54
20	Mortgage acquisition costs	991 95	—
21	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	105,462 50	4,997 32
24	Total	\$26,873,985 52	\$8,859,407 13
Liabilities			
25	Ordinary deposits	\$21,366,090 92	\$7,876,476 59
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	1,513,987 38	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	785,700 00	—
30	Club deposits	130,092 00	12,507 75
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	21,888 49	—
33	Unearned discount	49,040 62	—
34	Due to mortgagors	420,879 13	35,097 33
35	Mortgagors' payments not applied	102,657 79	13,444 22
36	Net interim income	137,701 82	12,314 70
37	All other liabilities	132,085 47	1,526 75
38	Guaranty Fund	1,122,500 00	457,861 99
39	Percentage to total deposits	4.72	5.80
40	Other surplus accounts	1,091,361 90	450,177 80
41	Percentage to total deposits	4.59	5.71
42	Total	\$26,873,985 52	\$8,859,407 13
General Information			
43	Number of deposit accounts October 31, 1970	8,518	3,202
44	Number of deposit accounts opened during period	1,280	213
45	Number of deposit accounts closed during period	962	185
46	Number of accounts October 31, 1971	8,836	3,230
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼
48	Amount of all dividends paid during period	\$1,157,028 78	\$387,868 83
49	Number of deposits made during period	28,370	6,317
50	Number of withdrawals made during period	14,163	3,212
51	Amount deposited during period	\$10,781,061 87	\$1,698,627 73
52	Amount withdrawn during period	\$9,394,276 96	\$1,414,220 46
53	Average amount in each account	\$2,678 00	\$2,438 00
54	Number of real estate loans October 31	1,611	1,021
55	Average real estate loan	\$11,994 00	\$5,536 00
56	Number of other loans October 31	335	141
57	Average other loan	\$2,292 00	\$1,872 00
58	*Gross income received during period	\$1,720,633 77	\$527,870 89
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$77,945 53	\$35,150 33
60	*Bank building occupancy	14,499 46	8,546 56
61	Advertising	5,027 16	2,770 88
62	Contributions, etc.	2,398 31	781 19
63	State tax	23,003 54	6,490 72
64	Miscellaneous	60,601 02	19,387 63
65	Total of above costs per \$1,000 of deposits	7 75	9 29

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BELMONT		BEVERLY		BOSTON			
BELMONT SAVINGS BANK		BEVERLY SAVINGS BANK		THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	CHARLESTOWN SAVINGS BANK	
\$283,523 64		\$141,458 68		\$919,234 33	\$2,561,814 01	\$659,364 11	1
329,431 89		440,015 09		2,263,762 20	1,738,636 16	1,387,922 84	2
262,383 28		—		—	—	3,409,870 77	3
902,008 92		4,729,491 56		97,879,134 26	2,611,669 76	23,001,189 58	4
—		—		9,985,544 73	348,699 04	—	5
7,242,194 28		14,383,463 28		86,946,555 43	6,285,102 68	98,738,859 08	6
2,205,905 15		3,571,154 80		12,722,381 95	71,316 70	24,295,658 76	7
250,000 00		—		8,900,000 00	—	—	8
19,340,585 31		40,200,004 48		234,110,158 34	29,326,787 60	240,261,227 99	9
2,482,710 66		15,241,795 64		59,805,615 97	2,617,180 58	22,680,257 73	10
1,758,039 11		7,694,360 33		48,327,567 90	614,001 59	27,833,278 66	11
1,769,761 84		—		69,590,673 03	1,200,670 58	33,493,416 41	12
941,627 96		—		85,946,174 74	2,961,303 82	53,551,045 02	13
127,817 42		1,370,470 53		3,618,704 92	85,398 15	1,954,751 10	14
643,294 81		1,362,685 20		12,048,465 74	2,446,721 31	11,732,463 02	15
424,924 25		165,099 02		5,234,612 67	212,054 56	1,773,501 70	16
88,583 43		164,606 92		665,718 39	64,159 66	367,858 80	17
—		197,319 09		1,915,480 52	20,035 53	568,682 18	18
—		6,707 63		—	—	—	19
6,810 35		52,309 02		463,496 04	7,643 21	204,163 92	20
21,290 07		57,430 82		630,139 72	46,489 59	353,110 68	21
3,500 00		1 00		—	1 00	1 00	22
18,111 98		16,243 61		3,800,900 87	155,353 57	1,041,852 90	23
\$39,102,534 35		\$89,794,616 70		\$745,774,321 75	\$53,375,039 10	\$547,308,476 25	24
\$29,158,444 25		\$75,168,740 41		\$434,947,173 41	\$38,964,120 05	\$270,116,528 17	25
7,009,854 54		1,685,072 92		180,876,991 13	6,688,766 05	165,511,333 19	26
—		—		—	—	—	27
89,847 50		4,113,620 09		46,923,054 42	2,091,844 67	45,709,443 22	28
—		114,513 50		—	175,672 00	—	29
—		—		—	—	—	30
89,154 73		183,148 60		1,938,910 66	59,293 56	—	31
19,800 00		268,716 31		20,927,943 57	31,343 35	3,621,808 18	32
231,789 50		309,587 88		3,788,866 67	400,588 16	8,367,409 95	33
(6,552 23)		210,377 92		1,343,778 79	1,802,218 50	12,666,482 22	34
44,726 11		101,421 90		2,102,268 94	162,933 97	1,189,484 35	35
1,404,3000 0		3,890,100 00		31,047,600 00	54,774 82	1,127,024 02	36
3.87		4.80		4.68	2,633,800 00	18,006,712 00	37
1,061,169 95		3,749,317 17		21,887,734 16	5.50	3.74	38
2.93		4.62		3.30	309,683 97	20,992,250 95	39
\$39,102,534 35		\$89,794,616 70		\$745,774,321 75	\$53,375,039 10	\$547,308,476 25	40
14,192		25,823		164,758	.65	4.36	41
829		4,028		26,085	—	—	42
1,901		2,801		22,615	—	—	43
13,210		27,050		168,228	—	—	44
5¼-5½		5¼-5½		5¼-5½	—	—	45
\$1,745,017 13		\$4,055,000 46		\$33,552,119 58	2,286,593 77	\$24,815,858 79	46
50,939		108,271		597,999	49,181	442,745	47
25,230		62,900		418,386	31,742	242,823	48
\$15,997,321 40		\$34,139,735 70		\$205,568,121 79	15,525,004 40	\$157,991,055 93	49
\$2,344,299 22		\$30,157,339 30		\$159,001,057 65	\$12,377,629 99	\$131,817,270 54	50
\$2,757 00		\$2,993 00		\$3,940 00	\$2,972 00	\$4,162 00	51
1,587		4,519		31,635	1,836	14,726	52
\$16,568 00		\$13,971 00		\$15,735 00	\$20,000 00	\$25,657 00	53
279		1,885		4,879	247	3,407	54
\$2,764 00		\$1,450 00		\$3,211 00	\$10,251 00	\$4,107 00	55
\$2,285,171 89		\$5,473,327 03		\$40,635,737 25	\$3,055,932 90	\$32,769,490 68	56
\$191,652 03		\$326,168 70		\$2,126,453 16	\$312,464 32	\$1,589,473 89	57
56,319 68		54,768 93		825,225 94	57,555 51	473,140 20	58
5,226 51		43,145 56		246,257 86	12,882 43	470,289 53	59
6,939 44		6,970 00		36,000 00	4,323 88	52,095 00	60
22,399 59		54,135 00		688,000 00	39,600 00	482,730 95	61
108,793 36		213,087 04		1,246,862 82	142,256 28	798,274 70	62
10 81		8 62		7 79	11 92	8 03	63
							64
							65

		BOSTON	
		DORCHESTER SAVINGS BANK	EAST BOSTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$670,768 60	\$167,891 72
2	Due from banks	303,185 35	869,950 81
3	Chapter 168, s. 51A	657,279 51	—
4	U. S. Government obligations, direct and fully guaranteed	954,760 45	973,250 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	40,276,324 44	15,314,659 06
7	Bank and fire insurance company stocks, etc.	9,647,267 25	5,384,985 41
8	Federal Funds sold	2,300,000 00	—
9	Real estate loans (conventional)	125,048,274 77	28,515,531 21
10	G.I. loans (in-state)	13,624,574 35	8,472,510 27
11	F.H.A. loans (in-state)	19,319,982 43	7,236,711 81
12	G.I. loans (out-of-state)	13,878,749 55	11,122,319 46
13	F.H.A. loans (out-of-state)	15,482,062 47	9,048,196 77
14	Personal loans	1,329,990 03	147,757 50
15	Other loans	2,703,537 22	911,237 66
16	Banking premises	724,924 76	308,542 53
17	Furniture and fixtures	230,245 72	116,462 73
18	Other real estate owned, etc.	448,489 93	192,517 09
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	25,202 18	82,029 90
21	Mutual Savings Central Fund, Inc.	168,666 54	53,167 21
22	Deposit Insurance Fund	2 00	1 00
23	All other assets	1,293,378 63	171,386 04
24	Total	\$249,087,666 18	\$89,116,109 18
Liabilities			
25	Ordinary deposits	\$144,871,438 89	\$65,969,177 05
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	55,448,535 30	11,291,451 23
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	11,583,572 29	2,715,250 13
30	Club deposits	300,365 00	270,808 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	999,863 21	953,192 72
34	Due to mortgagors	6,341,807 57	248,175 68
35	Mortgagors' payments not applied	10,527,165 71	209,548 60
36	Net interim income	471,061 10	298,388 73
37	All other liabilities	308,287 30	81,952 60
38	Guaranty Fund	9,601,700 00	3,891,500 00
39	Percentage to total deposits	4.52	4.85
40	Other surplus accounts	8,633,869 81	3,186,663 94
41	Percentage to total deposits	4.07	3.97
42	Total	\$249,087,666 18	\$89,116,109 18
General Information			
43	Number of deposit accounts October 31, 1970	71,615	24,955
44	Number of deposit accounts opened during period	10,907	3,741
45	Number of deposit accounts closed during period	10,515	3,791
46	Number of accounts October 31, 1971	72,007	24,905
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$11,004,187 37	\$4,102,591 61
49	Number of deposits made during period	254,094	83,146
50	Number of withdrawals made during period	144,892	41,280
51	Amount deposited during period	\$59,788,078 87	\$27,529,565 14
52	Amount withdrawn during period	\$55,473,530 13	\$25,613,147 84
53	Average amount in each account	\$2,943 00	\$3,211 00
54	Number of real estate loans October 31	10,532	5,428
55	Average real estate loan	\$17,789 00	\$11,864 00
56	Number of other loans October 31	1,989	686
57	Average other loan	\$2,028 00	\$1,544 00
58	*Gross income received during period	\$15,495,056 36	\$5,612,816 50
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$743,671 27	\$349,448 55
60	*Bank building occupancy	202,062 99	92,577 27
61	Advertising	65,859 23	20,112 96
62	Contributions, etc.	7,725 00	1,775 00
63	State tax	227,866 45	99,254 83
64	Miscellaneous	425,796 03	191,994 64
65	Total of above costs per \$1,000 of deposits	7 89	9 44

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BOSTON

ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	HYDE PARK SAVINGS BANK	
\$121,341 37	\$214,933 87	\$31,599 24	\$291,815 78	\$520,626 60	1
351,369 87	1,754,157 91	390,717 03	661,283 60	221,531 61	2
—	—	121,929 68	354,668 50	—	3
4,412,837 83	3,221,278 39	441,589 42	10,740,187 04	4,435,390 25	4
—	—	—	—	943,043 19	5
18,219,731 56	10,975,208 54	4,920,752 92	59,064,899 99	21,440,578 50	6
5,521,922 78	107,287 50	650,774 20	11,020,144 49	2,384,234 01	7
500,000 00	—	350,000 00	5,900,000 00	500,000 00	8
34,041,037 68	18,684,583 50	9,784,946 53	54,453,647 80	8,709,606 08	9
588,102 44	3,048,991 65	846,674 89	83,043,053 54	2,282,699 58	10
882,420 76	2,293,862 43	537,963 06	83,736,072 98	2,083,731 92	11
524,777 17	652,200 43	601,455 14	16,251,101 23	2,003,429 80	12
1,600,677 19	144,142 66	559,712 47	24,469,504 19	3,745,796 69	13
—	—	91,203 17	659,349 19	246,312 92	14
797,464 58	905,077 31	191,291 17	2,974,885 85	200,367 71	15
56,309 73	384,310 84	83,852 25	—	280,546 17	16
45,995 48	41,447 64	30,388 05	234,183 31	50,058 76	17
120,474 44	63,283 12	36,508 49	176,331,74	—	18
85,581 41	141 05	976 03	576,646 98	—	19
49,015 10	6,479 96	5,259 03	455,894 25	—	20
47,145 80	44,933 99	11,117 84	244,377 65	29,349 52	21
1 00	1 00	4,745 77	10,644 07	1 00	22
\$70,452 59	\$43,183 14	\$78,758 93	\$1,079,521 63	\$6,879 04	23
\$68,036,658 78	\$42,585,504 93	\$19,772,215 21	\$356,398,213 81	\$50,084,192 35	24
\$49,904,113 23	\$23,030,162 28	\$10,848,858 83	\$232,338,655 45	\$31,622,550 89	25
2,524,297 75	10,692,869 77	5,328,407 74	54,156,045 12	11,102,820 72	26
7,423,882 89	3,499,265 00	1,956,907 40	28,787,819 37	1,205,401 17	27
—	14,709 00	4,208 00	128,888 64	148,692 00	28
—	—	—	—	—	29
7,029 12	236 09	—	—	—	30
—	14,950 96	63,483 63	1,109,788 25	173,379 50	31
144,442 63	16,849 19	39,429 53	273,373 25	—	32
—	1,466,236 82	304,914 34	2,212,867 06	1,074,284 67	33
11,088 26	49,782 03	36,525 80	918,815 59	225,569 70	34
3,896,480 00	45,982 36	43,536 77	13,348,863 71	305,858 64	35
6.51	2,022,650 00	656,456 64	13,913,200 00	1,825,400 00	36
4,125,324 90	5.43	3.62	4.41	4.14	37
6.89	1,731,811 43	489,486 53	9,209,879 37	2,400,235 06	38
—	4.65	2.70	2.92	5.45	39
\$68,036,658 78	\$42,585,504 93	\$19,772,215 21	\$356,398,213 81	\$50,084,192 35	40
13,147	14,611	3,908	56,831	16,116	41
1,556	2,279	864	8,039	2,024	42
1,729	2,975	652	7,537	1,748	43
12,974	13,915	4,120	57,333	16,392	44
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	45
\$3,201,030 70	\$1,908,661 85	\$853,631 14	\$16,093,482 74	\$2,169,454 50	46
24,350	33,165	10,762	141,577	61,381	47
15,080	21,831	5,620	78,694	30,588	48
\$16,620,809 99	\$14,328,727 17	\$10,623,158 92	\$113,598,506 42	\$14,596,238 43	49
\$19,499,213 07	\$13,782,361 51	\$6,794,992 44	\$96,796,223 00	\$12,759,200 32	50
\$4,613 00	\$2,675 00	\$5,402 00	\$5,499 00	\$2,680 00	51
2,069	1,687	554	19,834	1,906	52
\$18,191 00	\$14,750 00	\$22,258 00	\$13,207 00	\$9,877 00	53
96	158	108	1,725	333	54
\$8,307 00	\$5,728 00	\$2,616 00	\$2,107 00	\$1,341 00	55
\$4,188,618 12	\$2,381,717 51	\$1,156,956 72	\$19,063,112 53	\$3,033,028 64	56
\$221,464 96	\$207,021 77	\$85,284 16	\$968,709 01	\$200,563 89	57
49,273 21	62,172 83	45,553 02	150,103 90	39,380 86	58
41,865 44	12,173 50	11,976 98	159,187 34	15,608 25	59
7,205 29	3,017 64	1,985 44	10,000 00	710 00	60
65,787 28	11,203 78	14,324 63	265,432 11	41,450 03	61
96,854 52	103,782 99	46,770 28	569,415 25	97,994 21	62
8 06	10 73	11 35	6 73	9 01	63
—	—	—	—	—	64
—	—	—	—	—	65

		BOSTON	
		LINCOLN SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
Assets			
1	Cash, checks and items	\$47,243 80	\$1,033,786 79
2	Due from banks	49,343 83	1,938,276 12
3	Chapter 168, s. 51A	—	767,397 20
4	U. S. Government obligations, direct and fully guaranteed	149,925 00	44,996,103 37
5	State, county and municipal obligations	—	5,550,590 65
6	Other bonds, notes and debentures	876,687 67	150,769,142 48
7	Bank and fire insurance company stocks, etc.	221,729 89	22,622,014 96
8	Federal Funds sold	500,000 00	28,500,000 00
9	Real estate loans (conventional)	-3,733,695 02	187,978,219 60
10	G.I. loans (in-state)	706,774 58	68,180,907 48
11	F.H.A. loans (in-state)	—	100,058,849 46
12	G.I. loans (out-of-state)	—	59,930,056 24
13	F.H.A. loans (out-of-state)	—	120,341,513 92
14	Personal loans	49,270 59	3,366,889 55
15	Other loans	302,974 98	32,143,392 33
16	Banking premises	—	2,517,702 28
17	Furniture and fixtures	24,737 31	2,895,505 70
18	Other real estate owned, etc.	—	366,741 98
19	Taxes and insurance paid on mortgaged properties	600 53	—
20	Mortgage acquisition costs	248 46	935,679 24
21	Mutual Savings Central Fund, Inc.	6,141 72	498,542 92
22	Deposit Insurance Fund	1 00	258,238 85
23	All other assets	8,045 28	447,368 99
24	Total	\$6,677,329 66	\$836,096,920 11
Liabilities			
25	Ordinary deposits	\$2,877,557 31	\$482,663,033 75
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,712,795 60	193,889,535 19
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	56,202,361 83
30	Club deposits	7,019 00	97,876 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	1,771 21
33	Unearned discount	2,156 89	4,140,708 93
34	Due to mortgagors	—	27,351,927 47
35	Mortgagors' payments not applied	458,467 53	17,611,492 51
36	Net interim income	21,945 43	2,601,675 91
37	All other liabilities	4,671 38	655,322 58
38	Guaranty Fund	279,092 16	32,227,600
39	Percentage to total deposits	4.98	4.40
40	Other surplus accounts	313,624 36	18,653,614 73
41	Percentage to total deposits	5.60	2.55
42	Total	\$6,677,329 66	\$836,096,920 11
General Information			
43	Number of deposit accounts October 31, 1970	3,468	162,228
44	Number of deposit accounts opened during period	3 99	21,226
45	Number of deposit accounts closed during period	1,460	19,824
46	Number of accounts October 31, 1971	2,407	163,630
47	†Last rates of dividends, including extras, paid for year	5-5½	5½-5½
48	Amount of all dividends paid during period	\$338,140 64	\$37,453,868 49
49	Number of deposits made during period	5,852	543,533
50	Number of withdrawals made during period	4,689	363,534
51	Amount deposited during period	\$1,437,144 47	\$287,641,117 33
52	Amount withdrawn during period	\$1,623,237 72	\$241,856,632 03
53	Average amount in each account	\$2,323 00	\$4,478 00
54	Number of real estate loans October 31	4 66	24,116
55	Average real estate loan	\$9,529 00	\$22,246 00
56	Number of other loans October 31	169	4,849
57	Average other loan	\$2,084 00	\$7,323 00
58	*Gross income received during period	\$383,406 58	\$46,155,086 33
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$43,531 65	\$2,817,940 83
60	*Bank building occupancy	20,409 64	805,990 35
61	Advertising	1,801 28	425,488 89
62	Contributions, etc.	759 22	71,141 14
63	State tax	4,312 56	761,557 19
64	Miscellaneous	36,187 89	1,232,225 98
65	Total of above costs per \$1,000 of deposits	19 14	8 34

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BOSTON			BRAINTREE	BRIDGE-WATER	
OUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION WARREN SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	
\$1,021,738 38	\$820,570 56	\$1,143,458 85	\$131,203 68	\$152,682 48	1
371,831 17	2,552,334 46	1,279,500 43	218,336 25	469,857 82	2
520,635 15	214,900 00	531,323 30	—	—	3
6,140,712 30	17,712,492 98	17,859,800 92	733,650 00	458,303	4
327,564 16	—	—	—	—	5
71,608,688 83	133,946,028 49	61,949,303 49	6,427,357 17	3,679,304 39	6
5,031,167 60	16,095,808 62	8,539,312 63	628,228 48	874,619 56	7
1,400,000 00	6,500,000 00	9,700,000 00	1,050,000 00	—	8
85,221,162 73	187,899,616 56	95,983,518 55	21,334,191 08	13,167,670 70	9
2,700,097 34	20,809,933 40	12,044,922 20	1,987,781 31	1,798,765 64	10
6,386,200 86	43,041,591 21	11,892,524 60	1,935,640 47	803,128 57	11
20,262,466 23	19,239,915 18	24,250,831 46	186,263 67	—	12
33,326,583 82	31,450,874 00	26,172,344 78	983,769 71	—	13
200,823 76	4,602,327 35	2,140,438 28	593,301 19	433,817 22	14
3,188,876 27	9,077,570 95	3,776,743 22	944,796 15	404,237 26	15
235,501 45	2,981,776 10	539,125 88	237,330 00	110,842 21	16
151,025 37	830,273 78	240,462 74	104,638 19	68,691 44	17
1,198,174 98	103,160 25	—	—	1,532 37	18
—	—	—	—	123 30	19
1 00	349,515 91	121,418 54	2,678 28	167 00	20
1 00	396,065 25	255,963 98	14,843 09	19,181 37	21
145,933 14	—	1 00	1 00	1 00	22
—	855,858 68	1,546,638 81	287,682 05	10,220 32	23
\$239,439,185 54	\$499,480,612 73	\$279,967,643 65	\$37,801,751 77	\$22,453,145 99	24
\$169,544,416 51	\$397,375,069 07	\$162,900,539 05	\$21,851,645 69	\$16,827,470 91	25
12,663,850 15	29,860,716 84	68,101,163 64	10,406,704 53	2,550,516 50	26
34,146,820 98	21,998,210 72	17,645,334 20	1,041,665 51	335,333 43	27
118,570 00	1,450,133 83	—	63,804 00	139,212 00	28
—	—	524,537 15	—	—	29
1,538,192 12	1,505,062 06	2,063,194 04	141,685 74	61,953 38	30
482,597 71	7,743,575 77	925,365 32	1,121,039 30	268,123 81	31
7,983,002 28	3,097,351 43	7,079,689 37	945,414 08	263,072 33	32
540,236 96	1,164,370 46	1,000,850 15	—	—	33
847,549 46	468,324 64	474,579 15	190,404 71	35,027 50	34
7,145,000 00	20,272,963 00	12,941,744 05	1,040,400 00	995,600 00	35
3.30	4.50	5.20	3.11	5.02	36
4,428,948 37	14,544,834 91	6,310,647 53	998,988 21	976,836 13	37
2.05	3.23	2.54	2.99	4.92	38
\$239,439,185 54	\$499,480,612 73	\$279,967,643 65	\$37,801,751 77	\$22,453,145 99	41
40,610	119,891	60,555	11,155	9,672	42
9,681	21,235	10,592	3,281	1,491	43
6,799	16,836	8,386	2,092	1,377	44
43,492	124,290	62,761	12,344	9,786	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
\$10,992,180 43	\$22,271,314 08	\$12,142,917 75	\$1,733,246 91	\$970,874 51	47
140,934	757,711	202,249	63,555	35,839	48
72,470	356,410	94,127	31,740	18,866	49
\$94,520,426 04	\$212,561,984 69	\$99,435,858 55	\$19,087,769 85	\$8,253,038 51	50
\$78,557,751 04	\$168,869,135 23	\$80,751,836 10	\$14,333,729 52	\$7,248,843 06	51
\$4,975 00	\$3,614 00	\$3,962 00	\$2,698 00	\$2,003 00	52
7,135	16,207	10,662	1,576	2,015	53
\$20,728 00	\$18,661 00	\$15,977 00	\$16,769 00	\$7,826 00	54
1,223	4,558	2,425	753	690	55
\$2,772 00	\$3,001 00	\$2,440 00	\$2,043 00	\$1,215 00	56
\$14,650,834 59	\$28,470,730 59	\$16,151,628 13	\$2,221,224 81	\$1,362,603 01	57
\$440,811 18	\$1,898,508 02	\$827,974 11	\$193,791 06	\$116,375 07	58
76,276 14	728,499 47	214,009 96	49,386 95	37,779 27	59
247,994 89	242,203 27	173,043 84	29,442 49	14,454 98	60
17,162 89	51,400 00	8,485 00	200 00	3,143 87	61
245,000 00	420,531 06	281,000 00	29,292 60	14,143 24	62
408,759 37	914,992 65	533,135 80	130,265 98	101,618 22	63
6 64	9 47	8 19	12 98	14 58	64
					65

		BROCKTON	
		BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON
Assets			
1	Cash, checks and items	\$398,794 81	\$176,593 90
2	Due from banks	291,589 63	150,922 29
3	Chapter 168, s. 51A	500,000 00	—
4	U. S. Government obligations, direct and fully guaranteed	504,486 88	99,600 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	14,210,712 51	5,437,683 82
7	Bank and fire insurance company stocks, etc.	3,790,131 44	2,639,090 08
8	Federal Funds sold	400,000 00	300,000 00
9	Real estate loans (conventional)	45,370,125 98	24,190,763 60
10	G.I. loans (in-state)	8,501,419 40	3,509,697 39
11	F.H.A. loans (in-state)	10,839,449 70	388,405 95
12	G.I. loans (out-of-state)	1,524,917 62	446,690 96
13	F.H.A. loans (out-of-state)	808,536 55	336,604 57
14	Personal loans	1,867,562 87	1,525,758 81
15	Other loans	1,844,525 91	715,760 16
16	Banking premises	278,043 02	54,999 34
17	Furniture and fixtures	264,628 52	117,046 39
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	633 10	—
20	Mortgage acquisition costs	5,186 37	58,624 66
21	Mutual Savings Central Fund, Inc.	62,027 05	40,107 94
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	230,929 81	126,967 64
24	Total	\$91,693,702 17	\$40,315,318 50
Liabilities			
25	Ordinary deposits	\$53,433,325 82	\$24,829,653 48
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	21,281,007 70	9,908,094 94
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,527,262 36	1,008,700 00
30	Club deposits	504,808 36	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	9,539 95
33	Unearned discount	325,394 76	175,825 85
34	Due to mortgagors	1,460,092 72	619,669 00
35	Mortgagors' payments not applied	1,120,980 14	52,071 57
36	Net interim income	162,358 02	173,403 11
37	All other liabilities	174,229 29	38,791 14
38	Guaranty Fund	3,386,800 00	1,908,900 00
39	Percentage to total deposits	4.14	5.34
40	Other surplus accounts	3,317,443 00	1,590,669 46
41	Percentage to total deposits	4.06	4.44
42	Total	\$91,693,702 17	\$40,315,318 50
General Information			
43	Number of deposit accounts October 31, 1970	27,210	11,651
44	Number of deposit accounts opened during period	6,077	2,028
45	Number of deposit accounts closed during period	4,171	1,833
46	Number of accounts October 31, 1971	29,116	11,846
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$4,105,276 34	\$1,966,277 65
49	Number of deposits made during period	146,867	37,180
50	Number of withdrawals made during period	60,778	21,285
51	Amount deposited during period	\$34,908,479 20	\$12,338,125 86
52	Amount withdrawn during period	\$28,562,926 29	\$10,769,435 56
53	Average amount in each account	\$2,790 00	\$3,018 00
54	Number of real estate loans October 31	4,395	2,131
55	Average real estate loan	\$15,255 00	\$13,549 00
56	Number of other loans October 31	2,393	1,490
57	Average other loan	\$1,551 00	\$1,504 00
58	*Gross income received during period	\$5,632,576 72	\$2,405,048 02
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$367,194 21	\$228,385 22
60	*Bank building occupancy	142,528 16	39,117 94
61	Advertising	58,099 98	34,381 90
62	Contributions, etc.	7,450 00	6,390 78
63	State tax	70,261 06	9,257 72
64	Miscellaneous	187,163 16	121,196 45
65	Total of above costs per \$1,000 of deposits	10 25	12 27

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BROOKLINE	CAMBRIDGE			CANTON	
BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	
\$489,943 09	\$1,038,228 82	\$94,312 13	\$392,163 76	\$134,547 16	1
1,295,096 20	1,016,193 99	311,106 46	1,394,239 97	154,249 23	2
797,975 00	677,447 78	457,022 75	—	—	3
3,354,591 66	9,436,268 61	1,098,821 41	5,122,166 80	243,684 32	4
—	—	—	3,980 00	—	5
38,761,237 54	35,977,909 16	50,950,943 91	14,906,169 17	3,464,394 81	6
5,711,173 44	5,765,133 07	8,309,835 47	2,893,737 54	537,940 08	7
2,000,000 00	2,500,000 00	850,000 00	—	800,000 00	8
51,322,388 70	149,199,470 83	95,895,996 09	50,908,814 79	9,269,518 38	9
4,397,406 43	6,160,909 85	10,272,212 59	1,864,079 29	793,375 87	10
2,426,403 84	5,926,122 95	—	—	—	11
—	6,354,960 44	4,632,482 65	156,645 96	—	12
—	28,707,545 67	5,018,259 65	256,817 98	—	13
582,812 51	1,094,124 91	—	412,021 45	465,162 20	14
1,173,234 05	2,753,650 68	1,002,967 45	837,667 65	321,936 05	15
158,121 01	510,118 25	270,538 13	375,411 42	77,545 83	16
153,841 47	166,390 07	102,795 70	101,727 57	27,146 52	17
—	133,608 53	60,911 19	49,975 00	—	18
127 00	—	—	680 00	—	19
159,273 02	359,023 18	372,700 88	9,263 49	—	20
79,931 28	240,184 35	84,700 41	67,034 67	10,213 06	21
—	—	1 00	1 00	1 00	22
74,582 41	825,950 82	242,239 89	400,333 22	7,015 73	23
\$12,938,138 64	\$258,763,241 96	\$180,027,847 76	\$80,152,930 73	\$16,306,730 24	24
\$76,264,504 04	\$145,622,933 54	\$143,800,129 27	\$66,456,629 11	\$10,214,030 44	25
—	—	—	—	297,862 14	26
20,477,002 75	66,244,561 30	6,155,054 63	—	3,204,766 51	27
—	—	—	—	—	28
5,966,007 80	17,274,225 48	12,224,914 76	5,011,711 21	526,989 32	29
247,639 00	81,900 00	256,179 00	439,622 50	780 00	30
—	—	—	—	—	31
—	—	—	178,830 64	—	32
67,186 19	914,835 98	301,960 84	92,514 20	77,319 62	33
666,927 56	2,120,332 43	157,301 67	1,138,739 97	540,627 47	34
448,597 25	819,531 63	2,993,749 17	266,870 01	404,365 41	35
357,572 84	189,314 05	639,950 06	186,909 48	69,506 59	36
339,503 79	167,186 49	31,527 59	162,603 77	32,693 21	37
4,545,300 00	10,940,529 47	6,912,600 00	3,071,080 00	533,107 00	38
4.41	4.77	4.26	4.27	3.74	39
3,557,898 14	14,387,891 59	6,554,480 77	3,147,419 84	404,682 53	40
3.46	6.28	4.04	4.38	2.84	41
\$12,938,138 64	\$258,763,241 96	\$180,027,847 76	\$80,152,930 73	\$16,306,730 24	42
\$27,989	\$54,249	\$41,897	\$19,674	\$5,575	43
5,962	8,093	5,671	3,475	1,236	44
4,080	5,857	5,443	2,690	559	45
29,871	56,485	42,125	20,459	6,252	46
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4	5 1/4-5 1/2	47
4,951,974 63	11,718,541 79	8,438,986 03	3,426,050 63	673,261 28	48
110,678	161,312	153,422	80,304	23,584	49
62,120	132,917	88,792	37,142	11,960	50
52,788,540 88	100,805,354 27	58,464,564 36	27,431,109 45	7,657,244 75	51
38,333,028 46	87,397,314 61	57,897,519 93	24,179,035 50	5,705,132 69	52
3,438 00	4,057 00	3,850 00	3,493 00	2,278 00	53
1,868	10,924	6,944	2,342	6 41	54
31,128 00	17,967 00	16,679 00	22,710 00	15,699 00	55
7 42	1,915	4 38	6 20	5 78	56
2,367 00	2,009 00	2,290 00	2,016 00	1,647 00	57
\$6,597,804 63	\$15,512,387 22	\$11,818,662 86	\$5,226,249 53	\$929,104 88	58
\$529,436 73	\$807,714 61	\$424,274 85	\$312,987 01	\$62,957 23	59
112,859 39	169,266 65	105,148 15	88,301 45	15,756 36	60
28,246 26	101,875 35	42,090 30	25,521 00	9,874 34	61
12,555 02	39,649 56	28,512 68	10,857 91	210 00	62
87,241 23	201,624 09	157,571 83	73,200 00	11,669 20	63
259,478 08	399,538 17	267,513 46	160,858 27	61,020 21	64
10 02	7 50	6 32	9 40	11 33	65

		CHELSEA	CHICOPEE
		CHELSEA-COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
	Assets		
1	Cash, checks and items	\$870,657 53	\$216,472 21
2	Due from banks	677,531 41	360,406 80
3	Chapter 168, s. 51A	936,956 14	25,000 00
4	U. S. Government obligations, direct and fully guaranteed	3,290,010 34	949,057 56
5	State, county and municipal obligations	—	1,236,907 55
6	Other bonds, notes and debentures	22,852,655 34	8,730,979 26
7	Bank and fire insurance company stocks, etc.	6,375,805 35	339,283 94
8	Federal Funds sold	1,500,000 00	1,000,000 00
9	Real estate loans (conventional)	83,261,697 87	23,081,500 03
10	G.I. loans (in-state)	3,881,512 89	5,027,038 90
11	F.H.A. loans (in-state)	1,414,845 74	4,271,278 20
12	G.I. loans (out-of-state)	881,403 11	256,215 63
13	F.H.A. loans (out-of-state)	747,176 62	375,145 22
14	Personal loans	1,334,534 25	759,268 08
15	Other loans	1,421,976 51	746,745 22
16	Banking premises	676,246 04	113,849 66
17	Furniture and fixtures	198,660 37	86,216 26
18	Other real estate owned, etc.	139,315 67	23,483 59
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	19,194 09	—
21	Mutual Savings Central Fund, Inc.	115,017 28	32,207 47
22	Deposit Insurance Fund	2 00	1 00
23	All other assets	1,522,907 64	195,074 06
24	Total	\$132,118,106 19	\$47,826,130 64
	Liabilities		
25	Ordinary deposits	\$89,362,540 30	\$29,878,885 86
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	16,245,506 48	10,866,310 21
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	8,720,438 38	152,502 30
30	Club deposits	—	30,956 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	20,527 82	—
33	Unearned discount	205,684 77	105,395 86
34	Due to mortgagors	6,839,111 07	1,711,703 94
35	Mortgagors' payments not applied	1,620,670 86	1,387,819 78
36	Net interim income	—	236,575 73
37	All other liabilities	164,412 59	132,181 95
38	Guaranty Fund	5,476,000 00	1,637,689 29
39	Percentage to total deposits	4.78	4.00
40	Other surplus accounts	3,463,213 92	1,686,109 72
41	Percentage to total deposits	3.02	4.12
42	Total	\$132,118,106 19	\$47,826,130 64
	General Information		
43	Number of deposit accounts October 31, 1970	36,143	12,501
44	Number of deposit accounts opened during period	7,996	1,573
45	Number of deposit accounts closed during period	5,090	1,364
46	Number of accounts October 31, 1971	39,749	12,710
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$5,893,063 38	\$2,057,486 52
49	Number of deposits made during period	164,538	43,572
50	Number of withdrawals made during period	72,473	16,389
51	Amount deposited during period	\$45,074,252 01	\$11,194,965 67
52	Amount withdrawn during period	\$33,613,441 66	\$9,657,810 46
53	Average amount in each account	\$2,950 00	\$3,204 00
54	Number of real estate loans October 31	5,319	2,582
55	Average real estate loan	\$16,956 00	\$12,785 00
56	Number of other loans October 31	1,813	1,086
57	Average other loan	\$1,520 00	\$1,387 00
58	*Gross income received during period	\$7,602,872 16	\$2,861,063 68
	Classification of Expenses, Cost per \$1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	\$697,703 29	\$174,276 27
60	*Bank building occupancy	156,152 67	26,497 36
61	Advertising	59,918 08	21,839 18
62	Contributions, etc.	10,929 29	910 00
63	State tax	67,283 48	35,892 46
64	Miscellaneous	283,273 82	102,337 19
65	Total of above costs per \$1,000 of deposits	12 02	8 85

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$127,235 93	\$32,524 75	\$512,798 83	\$4,211 37	\$293,179 64	1
189,735 69	381,617 37	189,813 04	59,362 01	544,111 00	2
—	—	130,117 50	—	33,387 50	3
843,700 88	249,949 75	1,003,192 67	670,093 89	1,500,000 00	4
—	25,215 25	—	25,181 60	—	5
3,537,708 42	2,643,303 90	11,988,626 37	1,018,572 12	7,481,162	6
181,904 66	763,673 54	2,413,156 83	426,462 26	2,563,533 34	7
700,000 00	—	—	—	1,600,000 00	8
17,351,491 28	9,370,001 16	34,688,962 28	6,252,378 86	27,442,249 76	9
1,318,646 92	1,234,607 14	944,296 42	187,875 50	8,217,627 91	10
739,083 72	484,785 24	945,852 12	—	4,382,079 85	11
—	—	519,932 16	28,789 19	—	12
266,016 74	—	1,016,864 88	—	—	13
284,471 43	263,152 21	455,529 94	54,038 01	1,090,240 40	14
958,285 81	407,135 20	1,227,859 57	467,197 69	1,541,708 14	15
68,590 73	55,156 35	191,166 67	—	72,883 43	16
23,786 80	40,832 24	87,311 99	5,410 07	96,344 18	17
—	—	(254 21)	—	—	18
2,254 23	—	—	—	6,020 47	19
—	1,706 42	—	—	10,92	20
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	21
6,135 23	1 00	1 00	1 00	13,287 11	22
5,251 02	2,271 43	27,007 99	336 98	234,212 60	23
\$26,628,229 37	\$15,968,303 62	\$56,369,829 55	\$9,204,694 56	\$57,161,120 28	24
\$19,271,493 15	\$10,708,287 40	\$34,593,705 11	\$4,450,493 02	\$32,627,937 04	25
—	—	—	—	—	26
5,318,310 33	2,892,953 35	13,293,064 62	3,745,893 31	12,741,525 04	27
—	—	—	—	—	28
—	592,701 93	1,743,881 81	—	4,260,214 14	29
17,152 00	—	—	—	114,217 50	30
—	—	—	—	—	31
—	—	—	—	—	32
—	50,957 73	100,211 85	33,861 49	180,935 19	33
202,091 36	156,790 55	1,842,396 15	187,482 26	595,639 08	34
47,377 44	270,578 91	1,058,692 40	72,325 24	2,142,224 08	35
58,091 62	79,643 05	256,751 05	—	—	36
1,385 85	15,474 66	(47,898 12)	975 88	(19,485 10)	37
1,196,244 73	649,100 00	1,696,000 00	333,600 00	2,411,790 00	38
4.86	4.57	3.42	4.07	4.84	39
516,082 89	551,816 04	1,815,024 68	380,063 36	2,106,123 31	40
2.10	3.89	3.66	4.64	4.32	41
\$26,628,229 37	\$15,968,303 62	\$56,369,829 55	\$9,204,694 56	\$57,161,120 28	42
\$9,723	\$5,041	\$19,112	\$2,673	\$16,066	43
1,165	7 72	3,733	2 09	2,716	44
9 16	9 87	2,311	1 91	1,873	45
9,972	4,826	20,534	2,691	16,909	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
1,187,717 71	692,575 69	2,363,906 18	416,485 26	2,497,879 27	48
31,776	12,929	80,935	4,465	62,113	49
15,938	9,641	52,479	1,902	40,465	50
7,829,872 69	6,178,676 82	29,420,028 48	1,554,369 35	20,515,078 68	51
6,511,008 53	5,069,309 56	23,373,684 48	1,486,659 19	16,430,285 56	52
2,466 00	2,941 00	2,416 00	3,046 00	2,923 00	53
1,821	8 37	1,882	8 17	2,945	54
10,804 00	13,249 00	20,253 00	7,918 00	13,596 00	55
710	379	956	255	1,642	56
1,750 00	1,769 00	1,761 00	2,044 00	1,603 00	57
\$1,589,559 26	\$978,012 16	\$3,249,963 11	\$559,042 27	\$3,433,942 69	58
\$85,479 23	\$58,598 10	\$247,149 03	\$49,171 98	\$215,631 02	59
29,026 21	9,700 29	59,011 57	2,230 70	53,072 06	60
3,267 16	3,504 84	33,959 01	783 58	53,664 75	61
823 68	155 00	7,081 48	620 00	4,205 00	62
19,851 12	10,730 82	43,207 17	6,907 47	42,924 64	63
47,938 09	39,755 67	146,144 41	23,191 87	124,462 73	64
7 58	8 62	10 81	10 11	9 95	65

		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
Assets			
1	Cash, checks and items	\$1,022,441 35	\$128,290 35
2	Due from banks	120,726 64	267,283 63
3	Chapter 168, s. 51A	—	50,000 00
4	U. S. Government obligations, direct and fully guaranteed	10,965,031 89	1,122,802 51
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	11,030,740 20	3,044,767 34
7	Bank and fire insurance company stocks, etc.	2,581,266 65	501,665 79
8	Federal Funds sold	1,600,000 00	—
9	Real estate loans (conventional)	50,328,847 92	11,605,293 32
10	G.I. loans (in-state)	3,089,764 33	664,907 99
11	F.H.A. loans (in-state)	2,370,163 60	—
12	G.I. loans (out-of-state)	3,535,578 33	394,435 64
13	F.H.A. loans (out-of-state)	3,573,135 59	389,055 93
14	Personal loans	518,315 40	286,391 59
15	Other loans	1,084,622 87	296,840 25
16	Banking premises	160,454 24	101,360 86
17	Furniture and fixtures	162,420 47	54,256 74
18	Other real estate owned, etc.	—	2,457 59
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	32,937 45	—
21	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	9,935 13	15,948 40
24	Total	\$92,253,580 19	\$18,946,803 82
Liabilities			
25	Ordinary deposits	\$57,597,356 69	\$12,740,360 79
26	Daily Interest Account deposits	710,801 71	—
27	Special Notice Account deposits	22,524,571 25	3,310,767 29
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	707,293 36
30	Club deposits	—	46,793 75
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	222,010 21	60,228 99
34	Due to mortgagors	1,787,956 08	366,168 79
35	Mortgagors' payments not applied	1,674,046 78	229,749 53
36	Net interim income	—	75,914 37
37	All other liabilities	89,993 02	5,488 87
38	Guaranty Fund	3,734,800 00	898,900 00
39	Percentage to total deposits	4.62	5.35
40	Other surplus accounts	3,912,044 45	505,138 08
41	Percentage to total deposits	4.84	3.01
42	Total	\$92,253,580 19	\$18,946,803 82
General Information			
43	Number of deposit accounts October 31, 1970	25,991	8,163
44	Number of deposit accounts opened during period	3,934	1,234
45	Number of deposit accounts closed during period	3,412	1,034
46	Number of accounts October 31, 1971	26,513	8,363
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$4,035,481 71	825,715 56
49	Number of deposits made during period	92,312	25,685
50	Number of withdrawals made during period	49,683	17,512
51	Amount deposited during period	\$31,840,036 85	\$6,574,024 47
52	Amount withdrawn during period	\$28,044,343 03	\$5,697,589 02
53	Average amount in each account	\$3,049 00	\$2,004 00
54	Number of real estate loans October 31	3,934	1,297
55	Average real estate loan	\$15,988 00	\$10,065 00
56	Number of other loans October 31	633	431
57	Average other loan	\$2,532 00	1,353 00
58	*Gross income received during period	\$5,267,007 42	\$1,128,445 88
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$318,065 26	\$116,820 53
60	*Bank building occupancy	67,778 78	25,592 03
61	Advertising	26,180 62	10,589 87
62	Contributions, etc.	4,100 00	2,237 75
63	State tax	71,052 38	13,035 86
64	Miscellaneous	199,091 89	62,151 90
65	Total of above costs per \$1,000 of deposits	8 49	13 75

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$217,845 01	\$162,359 01	\$1,689 98	\$113,827 13	\$524,740 05	1
2,296,754 12	204,994 60	193,412 69	60,202 18	175,434 59	2
1,000 00	—	—	—	321,526 14	3
5,448,657 58	50,000 00	1,028,345 83	1,675,629 33	6,418,320 14	4
—	—	25,000 00	—	328,633 00	5
2,358,102 95	3,730,129 82	1,166,128 26	8,391,896 36	15,437,465 93	6
3,891,545 07	681,837 35	342,362 33	1,922,435 65	3,467,575 76	7
—	650,000 00	350,000 00	730,000 00	200,000 00	8
32,700,771 30	10,603,625 71	7,525,649 73	27,068,930 96	61,829,499 43	9
2,033,560 45	661,467 86	—	409,124 41	—	10
2,644,582 99	315,192 92	2,196 44	1,802,720 39	—	11
2,691,813 39	—	—	2,847,767 19	—	12
4,826,865 09	—	—	1,102,979 92	—	13
194,789 15	131,322 11	135,553 48	310,831 60	999,632 94	14
507,113 04	335,794 73	621,728 44	565,128 70	2,094,990 81	15
114,850 86	280,351 17	19,742 49	113,749 54	163,105 24	16
139,959 58	55,762 79	21,410 62	55,571 97	84,331 23	17
28,898 43	—	—	10,098 43	5,578 84	18
3,073 00	—	—	—	131 00	19
31,088 19	—	—	10,610 93	—	20
31,843 05	14,066 47	788 03	31,051 15	31,927 49	21
13,303 39	1 00	1 00	1 00	24,660 72	22
17,993 14	2,907 25	2,025 22	2,965 96	388,061 80	23
\$59,194,409 78	\$17,879,812 79	\$11,436,024 54	\$47,225,522 80	\$92,495,615 11	24
\$24,933,342 46	\$10,129,166 73	\$5,459,276 22	\$31,863,454 92	\$51,791,156 30	25
23,234,984 35	4,558,264 56	4,451,034 25	11,310 90	—	26
—	—	—	7,922,137 53	25,092,971 14	27
4,725,321 71	1,193,300 44	832,490 87	2,481,791 06	5,509,166 70	28
25,796 75	25,665 00	3,061 50	226,272 25	313 86	29
—	—	—	—	—	30
—	—	—	—	—	31
155,229 21	30,617 97	18,906 47	136,879 11	135,235 56	32
896,839 01	133,510 76	148,614 21	821,650 59	1,179,864 40	33
131,874 80	268,556 87	62,236 30	436,499 67	501,972 53	34
824,225 76	54,763 69	—	100,098 95	—	35
10,582 67	18,223 85	3,412 89	80,815 95	71,427 97	36
1,830,400 00	736,500 00	165,553 55	1,555,100 00	2,653,000 00	37
3.46	4.73	1.54	3.66	3.22	38
2,425,813 06	731,242 92	291,438 28	1,589,511 87	5,560,506 65	39
4.58	4.60	2.81	3.74	6.75	40
\$59,194,409 78	\$17,879,812 79	\$11,436,024 54	\$47,225,522 80	\$92,495,615 11	41
\$14,589	\$6,549	\$3,165	\$13,583	\$20,760	42
2,416	1,027	925	2,078	2,805	43
1,939	877	1,030	1,653	2,640	44
15,066	6,699	3,060	14,008	20,925	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
2,673,853 96	784,577 28	488,912 15	2,098,133 58	4,158,932 77	47
49,960	22,552	7,071	46,163	63,425	48
25,162	12,832	3,974	21,026	34,950	49
17,258,651 44	6,773,030 92	5,036,340 77	15,533,458 63	30,570,533 13	50
14,932,044 69	5,278,676 04	3,288,105 42	11,463,455 29	24,970,252 49	51
3,511 00	2,370 00	3,488 00	3,018 00	3,938 00	52
3,174	1,015	899	2,094	5,334	53
14,145 00	11,409 00	8,374 00	15,870 00	11,591 00	54
490	301	281	482	2,064	55
1,432 00	1,552 00	2,695 00	1,817 00	1,499 00	56
\$3,718,336 80	\$1,072,231 83	\$700,681 74	\$2,909,282 22	\$6,014,561 98	57
\$202,042 67	\$80,738 84	\$38,422 27	\$168,185 57	\$330,065 13	58
31,438 97	36,424 88	2,415 78	28,814 28	26,524 48	59
13,188 44	7,517 11	2,563 35	14,249 79	40,746 49	60
6,093 65	850 00	899 05	3,215 00	4,700 00	61
15,686 74	6,264 49	7,253 65	36,934 50	60,000 00	62
126,873 11	46,323 25	38,086 11	96,820 16	235,213 47	63
7 47	11 21	8 34	8 24	8 46	64
					65

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
Assets			
1	Cash, checks and items	\$186,006 44	\$298,645 30
2	Due from banks	439,499 61	436,943 23
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	14,089,073 40	5,293,194 84
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,280,147 12	17,939,842 21
7	Bank and fire insurance company stocks, etc.	2,942,055 62	1,275,594 34
8	Federal Funds sold	2,000,000 00	200,000 00
9	Real estate loans (conventional)	22,413,744 33	24,974,653 59
10	G.I. loans (in-state)	5,946,165 51	1,347,750 63
11	F.H.A. loans (in-state)	10,778,587 03	601,430 68
12	G.I. loans (out-of-state)	457,311 76	3,869,239 86
13	F.H.A. loans (out-of-state)	1,848,188 07	3,254,867 91
14	Personal loans	182,253 39	—
15	Other loans	608,079 76	625,220 76
16	Banking premises	467,779 29	356,013 61
17	Furniture and fixtures	66,822 16	89,274 75
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	78,468 16	66,382 94
22	Deposit Insurance Fund	16,852 73	1 00
23	All other assets	5,968 45	21,611 90
24	Total	\$75,807,002 83	\$60,650,667 55
Liabilities			
25	Ordinary deposits	\$41,872,302 86	\$36,011,677 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	20,629,460 12	14,449,215 53
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	4,619,465 70	3,925,133 33
30	Club deposits	52,930 50	13,601 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	48,829 10	172,191 25
34	Due to mortgagors	384,870 55	952,353 74
35	Mortgagors' payments not applied	362,740 24	82,168 83
36	Net interim income	347,284 94	116,726 29
37	All other liabilities	12,427 50	20,873 19
38	Guaranty Fund	4,270,732 36	3,407,175 81
39	Percentage to total deposits	6.36	6.26
40	Other surplus accounts	3,205,958 96	1,499,551 00
41	Percentage to total deposits	4.77	2.76
42	Total	\$75,807,002 83	\$60,650,667 55
General Information			
43	Number of deposit accounts October 31, 1970	16,461	15,422
44	Number of deposit accounts opened during period	1,600	2,613
45	Number of deposit accounts closed during period	1,442	2,150
46	Number of accounts October 31, 1971	16,619	15,885
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$3,676,095 35	\$2,754,503 68
49	Number of deposits made during period	37,504	50,163
50	Number of withdrawals made during period	17,771	19,161
51	Amount deposited during period	\$18,882,287 73	\$14,062,225 75
52	Amount withdrawn during period	\$16,103,400 80	\$11,328,714 65
53	Average amount in each account	\$4,039 00	\$3,400 00
54	Number of real estate loans October 31	3,535	2,758
55	Average real estate loan	\$11,724 00	\$12,345 00
56	Number of other loans October 31	468	314
57	Average other loan	\$1,689 00	\$1,991 00
58	*Gross income received during period	\$4,545,224 72	\$3,496,901 91
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$216,756 19	\$203,934 20
60	*Bank building occupancy	74,541 30	67,840 35
61	Advertising	16,885 85	8,828 06
62	Contributions, etc.	12,866 27	9,564 81
63	State tax	70,703 56	55,504 20
64	Miscellaneous	134,355 77	118,680 95
65	Total of above costs per \$1,000 of deposits	7 83	8 53

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

FALL RIVER		FITCHBURG		FOX-	
				BOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
341,050 63	358,457 98	360,981 01	389,916 26	28,298 27	1
179,362 98	376,551 55	667,638 29	637,278 48	304,179 42	2
40,898 30	—	171,835 28	140,801 49	—	3
3,937,133 14	2,645,078 83	—	3,816,354 29	100,000 00	4
—	—	—	100,000 00	—	5
8,412,832 95	7,788,918 05	9,435,254 48	6,074,380 93	2,087,563 07	6
2,370,502 91	981,887 78	3,159,617 17	4,052,269 11	670,961 73	7
100,000 00	550,000 00	—	900,000 00	—	8
31,786,997 01	23,183,216 43	32,336,235 06	42,559,269 04	9,515,710 66	9
695,046 40	198,545 07	6,685,262 75	3,369,025 33	660,515 16	10
849,658 25	—	9,788,263 10	7,085,801 20	298,521 70	11
2,115,807 66	—	1,979,127 75	246,609 95	—	12
2,231,943 70	—	2,284,647 28	363,516 32	—	13
1,189,147 18	—	4,122,732 16	1,059,458 12	1,482,100 76	14
1,381,634 28	743,173 48	1,592,022 37	1,369,983 48	383,437 78	15
283,945 30	104,610 00	571,615 62	480,058 00	69,661 60	16
37,162 41	52,425 65	101,841 39	159,493 98	36,361 27	17
82,877 44	—	122,854 98	215,013 82	2,873 03	18
—	407 77	—	—	70 00	19
—	—	1,654 94	—	—	20
28,523 16	42,106 13	53,597 22	79,227 99	10,066 99	21
1 00	1 00	—	1 00	1 00	22
244,445 81	101,467 97	274,636 02	319,902 71	115,780 67	23
\$56,308,971 51	\$37,126,847 69	\$73,709,817 37	\$73,417,848 50	\$15,766,104 11	24
\$29,572,381 59	\$32,344,043 08	\$44,626,299 80	\$38,016,379 80	\$10,153,380 90	25
14,856,875 18	—	16,320,249 99	21,423,511 45	2,598,435 17	26
4,285,409 02	1,710,072 13	5,032,217 57	149,017 75	—	27
4,343 00	35,071 00	—	4,784,381 39	1,419,952 50	28
—	—	—	—	9,437 00	29
8,886 83	—	—	—	—	30
265,682 12	—	570,865 98	2,872 83	—	31
1,620,351 64	201,321 06	151,422 72	151,422 72	160,400 82	32
212,745 15	86,637 74	1,024,152 76	689,001 11	247,794 25	33
45,280 79	—	94,125 31	542,877 59	128,948 30	34
50,384 39	20,273 60	333,378 07	—	55,445 99	35
2,227,850 00	1,616,000 00	63,495 34	331,944 05	51,533 93	36
4.57	4.74	3,097,200 00	3,142,500 00	532,874 66	37
3,158,781 80	1,113,428 90	4.69	4.88	3.75	38
6.48	3.27	2,547,831 55	4,183,939 81	407,882 59	39
—	—	3.86	6.50	2.88	40
\$56,308,971 51	\$37,126,847 69	\$73,709,817 37	\$73,417,848 50	\$15,766,104 11	41
\$13,793	\$9,669	\$26,878	\$17,241	\$5,849	42
1,864	974	3,872	3,621	1,369	43
1,562	1,288	4,088	3,500	718	44
14,095	9,355	26,662	17,362	6,500	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
2,471,809 13	1,895,079 59	3,380,763 54	3,333,225 96	692,670 32	47
38,875	25,385	95,776	67,803	42,446	48
18,431	11,981	54,069	29,500	14,443	49
17,849,299 86	9,140,166 26	25,547,888 82	19,018,470 05	9,513,935 48	50
14,698,565 65	7,549,868 82	23,019,734 88	17,152,897 83	7,724,525 42	51
3,456 00	3,640 00	2,475 00	3,708 00	2,180 00	52
2,472	2,127	4,121	3,440	912	53
15,243 00	10,993 00	12,879 00	15,588 00	11,485 00	54
1,370	385	3,590	1,473	1,239	55
1,876 00	1,930 00	1,592 00	1,649 00	1,506 00	56
\$3,518,903 11	\$2,188,340 44	\$4,620,324 92	\$4,504,704 14	\$973,991 95	57
\$198,944 73	\$159,905 99	\$321,373 64	\$332,884 50	\$66,988 38	58
56,706 55	37,529 11	104,049 50	109,185 62	20,989 01	59
16,910 84	15,761 01	62,917 76	69,639 76	11,028 60	60
10,270 86	8,788 84	4,465 00	9,385 01	1,557 93	61
47,451 83	27,446 34	53,711 27	51,450 36	10,901 61	62
104,571 06	95,816 80	218,908 51	280,453 86	65,558 36	63
8 92	10 14	11 60	13 25	12 49	64
—	—	—	—	—	65

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
Assets			
1	Cash, checks and items	\$295,465 07	\$192,554 24
2	Due from banks	754,440 24	123,999 64
3	Chapter 168, s. 51A	921,690 89	—
4	U. S. Government obligations, direct and fully guaranteed	36,850 00	300,974 71
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,793,255 89	2,758,212 24
7	Bank and fire insurance company stocks, etc.	2,565,590 75	772,885 52
8	Federal Funds sold	—	450,000 00
9	Real estate loans (conventional)	51,442,777 17	11,687,532 33
10	G.I. loans (in-state)	2,274,170 35	1,314,500 58
11	F.H.A. loans (in-state)	3,076,713 07	771,039 85
12	G.I. loans (out-of-state)	3,970,042 87	736,439 61
13	F.H.A. loans (out-of-state)	6,687,603 32	517,072 23
14	Personal loans	5,314,951 06	617,173 56
15	Other loans	4,671,784 21	488,620 44
16	Banking premises	335,839 42	76,529 85
17	Furniture and fixtures	201,901 00	58,660 17
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	1,738 90
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	304,983 41	3,076 70
24	Total	\$96,675,590 20	\$20,883,689 36
Liabilities			
25	Ordinary deposits	\$55,796,287 60	\$11,984,308 25
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	19,575,541 03	5,514,981 66
28	Systematic Savings Account deposits	—	21,664 50
29	Term Deposit Accounts	12,608,296 98	261,847 22
30	Club deposits	—	28,262 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	813,302 00	92,967 32
34	Due to mortgagors	2,245,374 73	599,005 48
35	Mortgagors' payments not applied	302,639 45	784,442 49
36	Net interim income	491,276 13	137,869 20
37	All other liabilities	89,727 25	20,314 87
38	Guaranty Fund	2,503,600 00	798,404 76
39	Percentage to total deposits	2.85	4.48
40	Other surplus accounts	2,249,545 03	639,621 61
41	Percentage to total deposits	2.56	3.59
42	Total	\$96,675,590 20	\$20,883,689 36
General Information			
43	Number of deposit accounts October 31, 1970	30,483	7,729
44	Number of deposit accounts opened during period	6,511	1,559
45	Number of deposit accounts closed during period	4,091	1,067
46	Number of accounts October 31, 1971	32,903	8,221
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$4,272,421 26	\$869,610 06
49	Number of deposits made during period	147,786	27,562
50	Number of withdrawals made during period	70,120	16,810
51	Amount deposited during period	\$48,627,651 84	\$7,268,528 31
52	Amount withdrawn during period	\$36,331,887 92	\$6,243,972 39
53	Average amount in each account	\$2,674 00	\$2,163 00
54	Number of real estate loans October 31	3,802	1,377
55	Average real estate loan	\$17,741 00	\$10,913 00
56	Number of other loans October 31	5,483	801
57	Average other loan	\$1,821 00	\$1,381 00
58	*Gross income received during period	\$5,823,700 40	\$1,217,066 85
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$439,355 27	\$93,952 62
60	*Bank building occupancy	79,691 07	17,605 60
61	Advertising	59,647 71	5,277 84
62	Contributions, etc.	12,560 00	285 00
63	State tax	74,801 80	15,993 78
64	Miscellaneous	309,358 69	83,959 47
65	Total of above costs per \$1,000 of deposits	11 09	12 21

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETWON SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$147,748 82	\$44,633 31	\$289,380 18	\$188,782 96	\$379,123 70	1
254,148 02	217,922 14	532,237 41	157,236 63	119,728 45	2
350,000 00	—	57,596 29	—	125,121 98	3
6,146,904 37	883,335 93	3,852,887 38	1,020,355 05	4,029,406 38	4
315,000 00	—	—	168,492 38	99,067 62	5
8,060,113 53	2,065,217 54	5,018,441 31	7,815,483 59	9,147,887 13	6
2,512,929 89	566,727 60	2,461,568 91	1,972,985 63	2,428,147 53	7
100,000 00	—	600,000 00	350,000 00	900,000 00	8
31,589,979 37	5,647,850 85	27,881,924 07	29,822,381 47	30,273,123 77	9
1,629,397 19	—	3,800,464 02	291,161 97	2,386,617 58	10
—	56,130 89	—	95,107 18	2,011,886 00	11
671,285 77	—	—	646,698 95	1,144,912 09	12
—	198,449 73	—	568,234 53	1,306,313 35	13
427,386 71	239,354 49	948,250 56	545,787 43	485,504 45	14
340,632 84	82,443 43	1,642,136 40	1,754,428 71	1,275,569 55	15
252,129 25	67,737 33	150,465 14	587,625 61	324,895 83	16
87,907 75	9,260 04	45,976 12	179,093 35	74,592 43	17
—	19,299 33	—	135,275 37	—	18
—	—	2,005 75	177 03	151 00	19
97,778 27	—	686 45	225 54	—	20
49,889 74	5,224 19	24,086 90	27,477 54	35,106 21	21
1 00	1,946 26	1 00	1 00	1 00	22
470,253 40	1,059 31	11,536 38	209,612 34	4,939 68	23
\$53,503,485 92	\$10,106,376 37	\$47,319,644 27	\$46,536,624 26	\$56,552,195 73	24
\$36,602,165 58	\$4,347,109 80	\$30,291,978 63	\$22,324,060 80	\$31,161,366 75	25
—	—	—	—	905,199 20	26
5,623,783 56	3,556,834 08	12,519,280 94	17,868,031 61	14,339,764 83	27
396,259 65	—	—	—	107,855 60	28
4,077,044 98	1,127,326 08	—	1,526,452 80	3,158,224 28	29
75,293 50	1,990 00	270,146 00	6,890 00	88,885 48	30
—	—	—	—	—	31
209,724 34	—	—	—	—	32
61,403 42	41,772 80	92,576 01	70,062 00	134,118 40	33
594,000 46	61,733 91	606,314 07	876,575 08	901,287 45	34
241,151 84	70,245 39	64,196 61	135,985 36	708,356 43	35
—	15,857 59	211,390 63	—	—	36
74,810 88	17,674 86	19,970 93	26,403 73	74,830 73	37
2,174,100 00	344,913 52	1,646,445 93	1,855,900 00	2,470,000 00	38
4.65	3.81	3.82	4.45	4.96	39
3,373,747 71	520,918 34	1,597,344 52	1,846,262 88	2,502,286 58	40
7.21	5.76	3.70	4.43	5.03	41
\$53,503,485 92	\$10,106,376 37	\$47,319,644 27	\$46,536,624 26	\$56,552,195 73	42
\$11,619	\$4,486	\$15,912	\$12,768	\$16,286	43
1,748	679	1,943	1,726	1,928	44
1,049	536	1,476	1,310	1,481	45
12,318	4,629	16,379	13,184	16,733	46
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	47
2,401,914 81	456,630 53	2,045,776 34	2,116,307 73	2,512,544 32	48
41,346	14,820	60,437	31,630	44,194	49
25,518	9,539	31,089	19,994	25,713	50
13,318,560 44	3,485,973 83	15,725,860 28	13,665,742 11	15,563,997 89	51
11,264,544 64	3,263,796 73	12,139,621 44	11,471,865 24	13,343,131 67	52
3,791 00	1,951 00	2,614 00	3,164 00	2,959 00	53
1,256	585	2,674	2,770	2,920	54
26,983 00	10,090 00	11,848 00	11,344 00	12,713 00	55
407	310	1,880	1,173	803	56
1,887 00	1,038 00	1,378 00	1,961 00	2,193 00	57
3,676,457 39	621,268 68	2,764,958 81	2,790,449 04	3,353,213 83	58
\$181,649 05	\$59,634 32	\$207,638 19	\$211,289 65	\$233,739 84	59
36,961 60	9,580 99	29,766 66	47,023 59	56,581 59	60
45,657 05	3,132 04	24,202 85	36,198 23	23,395 51	61
3,809 55	226 00	8,547 01	799 00	1,675 00	62
43,475 31	8,535 89	32,829 59	12,000 00	48,894 57	63
110,440 36	28,812 00	111,378 99	122,253 23	135,194 89	64
9 04	12 17	9 68	10 30	10 05	65

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$425,386 63	\$304,166 51
2	Due from banks	409,908 36	1,525,054 45
3	Chapter 168, s. 51A	306,125 00	—
4	U. S. Government obligations, direct and fully guaranteed	3,201,133 19	5,687,840 01
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,447,953 38	9,846,814 29
7	Bank and fire insurance company stocks, etc.	2,324,487 00	3,389,991 40
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	26,305,255 69	48,221,394 93
10	G.I. loans (in-state)	1,699,890 50	207,804 26
11	F.H.A. loans (in-state)	1,168,791 12	62,908 64
12	G.I. loans (out-of-state)	1,703,896 07	668,784 09
13	F.H.A. loans (out-of-state)	2,171,890 55	1,806,736 27
14	Personal loans	995,691 09	634,947 61
15	Other loans	1,207,914 39	1,685,375 54
16	Banking premises	318,886 46	559,459 28
17	Furniture and fixtures	152,392 73	192,855 63
18	Other real estate owned, etc.	67,284 65	15,586 88
19	Taxes and insurance paid on mortgaged properties	222 00	131 00
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	29,361 12	23,799 76
22	Deposit Insurance Fund	10,001 00	1 00
23	All other assets	125,879 78	28,088 26
24	Total	\$45,072,160 71	\$74,861,739 81
Liabilities			
25	Ordinary deposits	\$25,822,739 61	\$39,906,699 09
26	Daily Interest Account deposits	—	1,724,624 18
27	Special Notice Account deposits	12,129,809 32	20,879,986 06
28	Systematic Savings Account deposits	—	28,125 00
29	Term Deposit Accounts	2,273,088 31	5,972,970 00
30	Club deposits	86,610 50	154,587 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	15,158 91
33	Unearned discount	174,917 08	148,969 31
34	Due to mortgagors	1,082,163 36	1,881,275 31
35	Mortgagors' payments not applied	114,261 19	205,399 84
36	Net interim income	—	318,234 43
37	All other liabilities	70,685 51	410,511 19
38	Guaranty Fund	1,924,387 67	1,802,000 00
39	Percentage to total deposits	4.77	2.62
40	Other surplus accounts	1,393,498 16	1,413,199 49
41	Percentage to total deposits	3.46	2.06
42	Total	\$45,072,160 71	\$74,861,739 81
General Information			
43	Number of deposit accounts October 31, 1970	15,253	17,522
44	Number of deposit accounts opened during period	3,032	4,128
45	Number of deposit accounts closed during period	2,547	2,739
46	Number of accounts October 31, 1971	15,738	18,911
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$2,012,924 19	\$3,256,120 02
49	Number of deposits made during period	56,473	74,139
50	Number of withdrawals made during period	30,392	41,777
51	Amount deposited during period	\$14,146,044 58	\$39,960,143 81
52	Amount withdrawn during period	\$12,159,265 27	\$30,830,711 14
53	Average amount in each account	\$2,556 00	\$3,622 00
54	Number of real estate loans October 31	2,527	3,179
55	Average real estate loan	\$13,979 00	\$16,033 00
56	Number of other loans October 31	1,572	944
57	Average other loan	\$1,402 00	\$2,458 00
58	*Gross income received during period	\$2,767,264 73	\$4,554,717 12
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$227,017 09	\$396,005 56
60	*Bank building occupancy	58,864 91	75,996 85
61	Advertising	17,337 83	39,707 61
62	Contributions, etc.	2,141 00	1,450 00
63	State tax	36,445 50	52,645 42
64	Miscellaneous	140,372 99	200,606 37
65	Total of above costs per \$1,000 of deposits	11 98	10 79

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

HAVERHILL		HINGHAM		HOLYOKE	
THE FAMILY MUTUAL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	COMMUNITY SAVINGS BANK	HOLYOKE SAVINGS BANK	
\$697,059 85 (23,486 86) 242,000 00 4,954,322 40 — 10,402,297 74 3,268,682 04 — 73,213,677 57 8,342,083 45 7,274,054 70 999,064 15 1,506,996 03 930,811 12 3,642,578 66 566,618 93 290,134 33 515,650 04 38,823 30 — 68,590 20 1 00 759,592 14	\$324,453 52 31,176 93 — 1,500,131 56 — 5,413,853 99 994,326 16 200,000 00 23,119,684 80 2,766,567 16 1,411,955 97 49,607 46 778,097 25 328,265 22 758,446 53 340,665 01 113,838 33 61,074 62 — 45,441 51 27,656 43 204,953 89	\$255,846 37 230,507 03 — 969,127 00 — 6,671,014 66 849,655 77 200,000 00 17,880,633 66 1,147,344 26 594,720 68 — — 360,471 95 616,055 59 105,327 00 102,907 40 — 1,820 69 22,788 01 1 00 78,314 17	\$381,303 68 256,993 85 126,700 00 4,565,489 34 — 10,023,641 16 5,267,259 56 3,200,000 00 66,722,899 39 8,485,832 44 11,095,745 20 6,301,472 43 5,478,367 31 3,245,703 33 4,431,198 14 1,322,046 14 456,774 22 43,556 45 1,495 91 183 26 78,897 47 1 00 370,232 11	\$796,686 24 351,618 16 1,465,555 35 4,141,895 97 54,976 99 21,056,398 68 7,310,727 48 — 26,783,811 68 8,228,003 15 7,630,694 93 10,195,538 63 14,479,132 56 2,657,727 19 2,807,984 43 600,764 01 176,183 24 1,714 17 — 14,042 80 85,795 83 1 00 502,838 67	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23
\$117,689,550 79	\$38,470,826 34	\$30,086,535 24	\$131,856,592 39	\$109,342,091 16	24
\$55,770,921 21 40,555,628 82 — 6,794,282 44 152,834 00 — 380,791 46 2,696,394 44 1,126,294 31 259,369 62 295,349 18 3,977,100 00 3.85 5,680,585 31 5.50	\$24,067,016 38 — 8,507,434 21 — 1,374,926 37 67,837 00 — 88,295 26 242,344 55 745,908 59 — 120,100 93 1,698,218 04 4.99 1,558,745 01 4.58	\$18,249,119 24 1,405,221 01 6,545,033 24 — 969,655 19 6,229 00 — 53,111 74 497,983 58 153,011 16 165,082 19 37,882 60 1,175,000 00 4.32 829,266 29 3.05	\$68,988,853 22 — 33,638,518 91 423,930 05 11,941,234 19 318,414 50 — 678,651 73 3,142,486 91 4,045,979 00 — 132,487 25 4,812,346 42 4.17 3,733,690 21 3.24	\$67,677,106 82 — 22,541,725 83 94,992 57 4,550,918 61 390,356 00 — 2,806 15 940,596 55 1,111,345 87 2,305,453 13 439,776 50 40,544 05 4,769,513 48 5.01 4,476,955 60 4.70	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41
\$117,689,550 79	\$38,470,826 34	\$30,086,535 24	\$131,856,592 39	\$109,342,091 16	42
\$36,635 5,612 4,081 38,166 5¼-5½ 5,295,307 44 140,452 67,160 41,453,042 88 37,051,206 00 2,702 00 5,442 16,784 00 1,881 2,431 00 7,431,160 39	\$12,242 1,506 1,575 12,173 5¼-5½ 1,769,531 21 38,185 19,754 10,407,517 03 8,933,886 84 2,789 00 2,350 11,968 00 804 1,352 00 2,416,040 54	\$10,889 1,771 1,819 10,841 5¼-5½ 1,305,239 41 40,338 23,597 16,549,010 42 13,860,465 00 2,506 00 1,340 14,644 00 521 1,874 00 1,862,055 98	\$34,346 8,948 5,598 37,696 5¼-5½ 5,824,857 34 168,018 80,744 40,247,483 11 31,282,718 30 3,044 00 7,217 13,591 00 3,802 2,019 00 7,871,843 11	\$37,339 4,680 4,933 37,086 5¼-5½ 4,855,271 55 222,123 94,392 31,063,427 12 29,081,215 45 2,552 00 5,664 11,885 00 4,127 1,324 00 6,129,804 60	43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58
\$496,165 17 177,310 63 43,823 74 14,105 66 85,800 00 280,874 62 10 64	\$176,082 87 60,457 21 16,230 95 1,315 00 25,585 04 117,620 27 11 70	\$139,194 16 31,707 97 10,733 55 2,709 09 29,950 84 95,261 64 11 39	\$662,226 79 181,769 89 106,434 95 8,055 00 62,055 09 423,050 23 12 55	\$448,774 96 134,183 19 74,222 41 4,140 00 112,872 98 252,329 27 10 82	59 60 61 62 63 64 65

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$200,432 53	\$52,415 86
2	Due from banks	76,163 98	98,686 85
3	Chapter 168, s. 51A	531,854 70	—
4	U. S. Government obligations, direct and fully guaranteed	2,651,833 28	1,188,908 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	12,779,788 95	2,657,063 50
7	Bank and fire insurance company stocks, etc.	5,528,644 73	305,347 31
8	Federal Funds sold	900,000 00	—
9	Real estate loans (conventional)	34,317,314 09	4,235,242 06
10	G.I. loans (in-state)	9,226,236 07	1,300,851 04
11	F.H.A. loans (in-state)	9,079,548 50	—
12	G.I. loans (out-of-state)	4,763,057 24	—
13	F.H.A. loans (out-of-state)	8,106,089 64	253,607 76
14	Personal loans	2,162,439 83	—
15	Other loans	2,922,557 67	269,286 74
16	Banking premises	596,542 44	36,487 26
17	Furniture and fixtures	203,473 86	10,978 05
18	Other real estate owned, etc.	115,950 65	—
19	Taxes and insurance paid on mortgaged properties	1,98 22	—
20	Mortgage acquisition costs	778 70	—
21	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
22	Deposit Insurance Fund	1 00	2 00
23	All other assets	311,055 57	3,444 03
24	Total	\$94,534,836 31	\$10,418,376 68
Liabilities			
25	Ordinary deposits	\$42,477,075 47	\$5,233,166 81
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	29,802,583 83	3,126,972 36
28	Systematic Savings Account deposits	454,043 04	—
29	Term Deposit Accounts	8,804,841 36	1,193,692 50
30	Club deposits	302,961 10	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	13,150 78	35,100 38
33	Unearned discount	900,816 95	1,010 99
34	Due to mortgagors	2,149,767 04	7,100 00
35	Mortgagors' payments not applied	2,430,379 94	79,808 14
36	Net interim income	—	—
37	All other liabilities	141,601 47	262 50
38	Guaranty Fund	3,370,000 00	356,863 64
39	Percentage to total deposits	4.12	3.74
40	Other surplus accounts	3,687,615 33	384,399 36
41	Percentage to total deposits	4.51	4.02
42	Total	\$94,534,836 31	\$10,418,376 68
General Information			
43	Number of deposit accounts October 31, 1970	22,590	4,391
44	Number of deposit accounts opened during period	4,438	543
45	Number of deposit accounts closed during period	4,082	443
46	Number of accounts October 31, 1971	22,946	4,491
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$4,217,236 75	\$466,085 71
49	Number of deposits made during period	70,189	9,926
50	Number of withdrawals made during period	30,308	5,912
51	Amount deposited during period	\$25,942,811 98	\$3,505,452 89
52	Amount withdrawn during period	\$23,323,659 43	\$3,053,104 84
53	Average amount in each account	\$3,547 00	\$2,127 00
54	Number of real estate loans October 31	4,664	575
55	Average real estate loan	\$14,042 00	\$10,069 00
56	Number of other loans October 31	3,625	139
57	Average other loan	\$1,403 00	\$1,937 00
58	*Gross income received during period	\$5,471,160 15	\$616,044 95
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$335,007 57	\$43,092 73
60	*Bank building occupancy	55,482 22	6,925 01
61	Advertising	56,320 80	5,571 08
62	Contributions, etc.	4,775 00	55 00
63	State tax	30,705 34	8,735 50
64	Miscellaneous	232,380 80	38,028 97
65	Total of above costs per \$1,000 of deposits	8 77	10 71

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

HUDSON	IPSWICH	LAWRENCE			
HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	
\$178,353 81	\$148,822 24	\$525,170 62	\$590,703 92	\$594,543 78	1
89,679 86	92,391 17	9,080 39	820,148 02	761,062 66	2
31,892 64	—	—	973,385 86	305,767 18	3
300,000 00	397,687 71	610,100 67	11,422,987 53	4,923,749 53	4
—	—	—	—	194,099 11	5
7,743,152 58	2,501,617 41	4,728,298 13	13,628,800 24	14,625,225 85	6
1,862,481 66	872,022 86	1,141,567 41	6,330,414 59	5,821,925 19	7
—	1,000,000 00	400,000 00	1,200,000 00	200,000 00	8
12,572,962 80	15,794,185 16	12,876,180 61	69,617,484 35	44,594,121 27	9
2,497,673 52	1,158,892 04	2,439,483 77	17,080,188 91	11,850,307 68	10
2,403,657 98	1,155,734 36	3,564,543 29	11,412,611 73	8,817,291 58	11
432,753 96	15,132 11	—	5,111,384 33	4,815,073 03	12
574,695 61	51,733 18	—	7,489,032 35	3,853,289 53	13
378,294 03	208,608 25	171,332 18	2,350,252 87	1,958,178 03	14
434,632 40	332,716 80	671,475 33	3,781,266 87	2,246,915 20	15
60,972 28	122,770 60	78,303 61	936,211 77	239,635 16	16
76,865 60	86,812 44	81,467 87	241,141 50	100,186 76	17
23,425 29	12,223 50	32,285 72	313,749 62	10,899 57	18
—	155 00	—	33,734 16	2,739 16	19
97 75	65 66	—	—	58,232 31	20
23,816 69	12,881 80	15,194 10	164,055 46	79,325 23	21
8,769 32	1 00	1 00	1 00	1 00	22
28,799 79	17,729 06	21,071 27	1,374,835 89	254,127 89	23
\$29,722,977 57	\$23,982,182 35	\$27,365,555 97	\$154,872,391 97	\$106,306,696 70	24
\$17,059,902 58	\$15,134,688 42	\$14,491,220 43	\$82,311,611 92	\$58,728,204 26	25
8,269,869 95	4,948,765 01	7,832,102 64	43,761,585 49	28,062,840 66	26
—	—	—	—	—	27
1,574,355 26	995,663 17	1,628,863 66	8,629,149 09	7,288,906 76	28
10,594 00	1,056 00	104,832 00	358,567 50	70,256 00	29
—	—	—	—	—	30
24,451 48	34,744 10	—	1,590 12	2,313 26	31
56,026 49	47,351 13	73,021 28	773,576 73	400,856 12	32
167,481 59	309,325 86	374,162 83	3,516,263 31	2,396,187 44	33
111,739 72	684,620 10	271,831 68	747,540 86	502,580 44	34
(28,070 19)	—	—	—	—	35
39,441 21	54,217 46	35,810 94	192,015 04	100,709 40	36
1,218,500 00	1,094,100 00	1,349,000 00	6,575,000 00	3,842,226 00	37
4.53	5.19	5.61	4.87	4.08	38
1,218,685 48	677,651 10	1,258,710 51	8,004,518 91	4,911,616 36	39
4.53	3.21	5.23	5.93	5.22	40
\$29,722,977 57	\$23,982,182 35	\$27,365,555 97	\$154,872,391 97	\$106,306,696 70	41
\$9,793	\$10,013	\$9,440	\$37,200	\$28,215	42
1,506	1,528	1,631	5,292	4,088	43
1,301	1,059	1,399	5,491	3,714	44
9,998	10,482	9,762	37,001	28,589	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
1,342,278 54	1,077,639 19	1,216,992 47	6,974,127 82	4,787,230 42	47
32,052	27,421	27,309	118,835	92,261	48
18,774	12,097	13,348	59,808	42,995	49
9,804,726 72	8,685,693 78	7,769,968 31	40,011,278 45	30,946,298 25	50
7,920,051 70	7,987,060 75	7,142,452 65	36,590,586 45	26,299,274 30	51
2,678 00	2,011 00	2,476 00	3,641 00	3,291 00	52
1,383	1,662	1,947	7,878	5,035	53
13,363 00	10,936 00	9,697 00	14,053 00	14,683 00	54
580	234	366	3,198	1,801	55
1,401 00	2,313 00	2,303 00	1,917 00	2,335 00	56
1,803,422 76	1,487,928 84	1,654,971 05	9,482,718 73	6,373,786 75	57
\$163,469 84	\$129,077 12	\$105,180 34	\$632,541 48	\$428,946 83	58
49,915 31	32,866 65	28,191 18	178,898 45	77,680 93	59
14,245 39	13,011 57	23,366 00	105,314 94	73,266 45	60
935 00	570 00	5,039 10	26,242 85	19,955 30	61
24,976 37	16,186 14	17,441 75	127,838 46	85,777 48	62
98,071 79	123,247 76	77,712 50	379,187 38	243,497 74	63
13 07	14 94	10 73	10 76	9 88	64
					65

		LEE	LEICESTER
		LEE SAVINGS BANK	LEICESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$149,099 05	\$22,644 26
2	Due from banks	156,560 15	92,542 99
3	Chapter 168, s. 51A	234,903 67	—
4	U. S Government obligations, direct and fully guaranteed	399,861 51	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,414,644 76	1,874,561 43
7	Bank and fire insurance company stocks, etc.	1,972,069 73	105,656 66
8	Federal Funds sold	150,000 00	200,000 00
9	Real estate loans (conventional)	19,637,471 20	3,316,327 84
10	G.I. loans (in-state)	1,433,293 65	1,287,253 59
11	F.H.A. loans (in-state)	752,371 11	1,204,720 79
12	G.I. loans (out-of-state)	401,944 76	—
13	F.H.A. loans (out-of-state)	437,352 08	73,656 22
14	Personal loans	1,703,244 31	—
15	Other loans	963,056 60	51,587 95
16	Banking premises	167,959 44	22,400 00
17	Furniture and fixtures	57,555 45	11,686 09
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	79 00
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	25,814 31	9,744 02
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	84,159 79	2,686 69
24	Total	\$33,141,362 57	\$8,275,548 53
Liabilities			
25	Ordinary deposits	\$15,941,661 33	\$4,905,627 88
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,154,663 71	2,319,217 39
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,407,864 45	236,400 00
30	Club deposits	581 00	541 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	6,265 40
33	Unearned discount	207,406 50	440 00
34	Due to mortgagors	742,332 59	26,865 02
35	Mortgagors' payments not applied	199,677 72	244,408 75
36	Net interim income	—	41,921 32
37	All other liabilities	5,284 03	4,122 51
38	Guaranty Fund	1,366,900 00	371,550 00
39	Percentage to total deposits	4.63	4.98
40	Other surplus accounts	1,114,991 24	118,189 26
41	Percentage to total deposits	3.78	1.58
42	Total	\$33,141,362 57	\$8,275,548 53
General Information			
43	Number of deposit accounts October 31, 1970	9,265	3,164
44	Number of deposit accounts opened during period	1,321	288
45	Number of deposit accounts closed during period	1,383	263
46	Number of accounts October 31, 1971	9,203	3,189
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$2,091,476 35	\$369,844 53
49	Number of deposits made during period	31,099	6,500
50	Number of withdrawals made during period	15,728	3,821
51	Amount deposited during period	\$10,517,199 97	\$1,796,073 23
52	Amount withdrawn during period	\$9,621,692 84	\$1,643,308 30
53	Average amount in each account	\$3,205 00	\$2,340 00
54	Number of real estate loans October 31	1,836	834
55	Average real estate loan	\$12,343 00	\$7,053 00
56	Number of other loans October 31	20 60	33
57	Average other loan	\$1,294 00	\$1,563 00
58	*Gross income received during period	\$2,083,809 90	\$485,913 72
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$185,582 02	\$44,049 92
60	*Bank building occupancy	25,567 33	8,483 61
61	Advertising	23,117 14	7,175 26
62	Contributions, etc.	3,860 00	130 00
63	State tax	9,041 61	2,968 50
64	Miscellaneous	100,843 55	24,959 98
65	Total of above costs per \$1,000 of deposits	11 80	11 76

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

LENOX	LEOMINISTER	LEXINGTON	LOWELL		
LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	
\$42,100 21	\$321,189 38	\$70,293 77	\$63,181 56	\$807,704 93	1
33,416 27	187,807 57	1,857,596 71	1,049,458 09	652,823 98	2
91,592 56	27,359 22	—	—	80,000 00	3
514,764 03	3,599,563 68	1,136,664 51	17,150,046- 01	4,260,350 76	4
9,668 38	—	348,132 60	—	—	5
2,011,548 26	7,614,460 01	12,753,754 25	1,150,892 76	7,751,573 46	6
572,367 08	1,813,641 93	1,271,759 22	3,826,516 85	3,946,779 22	7
100,000 00	—	—	—	4,200,000 00	8
9,609,632 90	26,574,027 96	24,863,483 24	42,214,939 53	46,857,662 05	9
284,783 21	944,277 17	1,547,348 06	9,716,298 10	9,051,043 40	10
184,586 10	608,928 78	752,853 15	10,920,526 58	8,546,035 69	11
—	—	315,209 74	3,612,911 39	899,634 05	12
227,739 15	—	995,567 19	2,228,516 02	1,258,933 20	13
411,000 60	452,530 65	439,250 91	311,478 74	1,613,913 80	14
902,095 99	714,257 09	490,205 29	2,599,973 34	2,923,984 78	15
128,540 37	319,482 24	331,362 91	442,483 66	361,369 13	16
26,242 56	56,831 18	26,303 93	34,556 85	221,803 08	17
—	34,017 99	47,594 92	(794 23)	43,771 69	18
—	8,578 85	—	202 17	—	19
—	—	1,261 96	—	100,916 01	20
12,685 90	23,653 64	14,845 45	40,022 91	118,008 54	21
1 00	1 00	13,539 96	1 00	27,834 54	22
99,376 02	203,313 36	458,383 03	2,673 83	266,892 15	23
\$15,262,140 59	\$43,504,184 70	\$47,735,410 80	\$95,363,885 16	\$93,991,034 46	24
\$7,065,741 03	\$31,814,546 34	\$27,983,274 46	\$52,947,516 24	\$74,930,216 03	25
—	—	—	—	—	26
6,264,573 96	5,906,662 56	12,503,123 91	31,192,676 06	8,402,503 20	27
—	—	—	—	129,283 28	28
470,282 35	807,361 52	1,952,172 75	—	—	29
194 00	25,124 00	—	36,908 00	41,217 00	30
—	—	—	—	—	31
62,100 22	—	17,668 46	—	3,983 59	32
14,017 63	74,452 80	66,528 31	93,377 00	377,319 57	33
196,539 01	617,367 70	439,069 13	441,185 84	1,100,353 66	34
110,757 64	293,511 37	1,569,478 68	623,719 44	2,170,272 75	35
—	135,458 03	213,905 81	234,293 31	204,667 00	36
8,057 31	68,160 59	75,498 14	54,706 93	88,655 21	37
647,951 07	1,959,000 00	1,300,843 99	3,409,000 00	3,914,030 75	38
4.70	5.08	3.06	4.05	4.69	39
421,926 37	1,802,539 79	1,613,847 66	6,360,502 34	2,628,532 42	40
3.06	4.68	3.80	7.56	3.15	41
\$15,262,140 59	\$43,504,184 70	\$47,735,410 80	\$95,363,885 16	\$93,991,034 46	42
\$3,876	\$16,176	\$13,687	\$23,114	\$46,160	43
1,191	1,851	1,915	1,919	7,301	44
599	1,829	1,621	2,047	7,019	45
4,468	16,198	13,981	22,986	46,442	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	4¾-5	47
701,053 62	1,956,442 53	2,118,060 08	4,272,671 23	3,748,804 06	48
18,827	51,268	54,142	50,641	175,550	49
8,564	25,828	30,316	21,121	88,219	50
5,415,056 34	12,984,785 85	21,519,068 12	15,021,854 46	39,887,690 64	51
4,565,087 47	11,402,177 86	17,756,439 36	14,273,289 61	33,721,052 25	52
3,089 00	2,379 00	3,035 00	3,526 00	1,790 00	53
855	2,372	1,550	6,135	5,674	54
12,055 00	11,858 00	18,371 00	11,196 00	11,740 00	55
758	711	541	1,186	2,743	56
1,732 00	1,641 00	1,718 00	2,454 00	1,660 00	57
922,464 08	2,586,081 19	2,870,084 66	5,640,126 50	5,573,393 04	58
76,916 45	156,313 98	158,347 30	250,262 94	485,024 28	59
14,776 81	42,682 51	27,499 00	80,681 37	107,412 94	60
10,609 66	14,868 32	14,076 48	23,811 74	51,433 28	61
735 00	5,412 74	895 00	11,063 44	4,535 00	62
3,018 68	31,419 85	36,100 00	80,122 34	44,377 00	63
55,960 55	92,103 48	100,733 35	111,312 04	360,547 48	64
11 74	8 90	7 95	6 62	12 62	65

		LOWELL	
		LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$587,007 03	\$133,666 35
2	Due from banks	1,369,041 36	380,168 95
3	Chapter 168, s. 51A	36,000 00	—
4	U. S. Government obligations, direct and fully guaranteed	2,788,225 27	3,571,039 82
5	State, county and municipal obligations	15,000 00	—
6	Other bonds, notes and debentures	12,788,280 75	2,471,252 56
7	Bank and fire insurance company stocks, etc.	1,303,238 22	644,278 47
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	12,372,731 00	14,683,259 58
10	G.I. loans (in-state)	7,636,020 66	319,138 22
11	F.H.A. loans (in-state)	5,313,130 75	227,210 71
12	G.I. loans (out-of-state)	4,464,037 62	—
13	F.H.A. loans (out-of-state)	5,082,684 41	—
14	Personal loans	2,031,045 74	10,722 11
15	Other loans	1,546,011 25	373,652 95
16	Banking premises	185,222 17	79,341 94
17	Furniture and fixtures	150,144 06	8,759 41
18	Other real estate owned, etc.	18,776 35	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	38,885 70	12,524 35
22	Deposit Insurance Fund	27,956 01	1 00
23	All other assets	512,419 28	43,417 76
24	Total	\$58,265,857 63	\$22,958,434 18
Liabilities			
25	Ordinary deposits	\$33,186,239 29	\$12,970,418 93
26	Daily Interest Account deposits	1,003,954 11	—
27	Special Notice Account deposits	7,169,234 60	7,312,975 89
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	11,911,730 45	—
30	Club deposits	—	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	6,642 78	—
33	Unearned discount	555,797 46	—
34	Due to mortgagors	188,941 77	248,606 00
35	Mortgagors' payments not applied	171,260 29	158,900 51
36	Net interim income	—	270,525 25
37	All other liabilities	93,927 01	8,962 24
38	Guaranty Fund	1,677,707 21	912,000 00
39	Percentage to total deposits	3.15	4.50
40	Other surplus accounts	2,300,422 66	1,076,045 36
41	Percentage to total deposits	4.32	5.31
42	Total	\$58,265,857 63	\$22,958,434 18
General Information			
43	Number of deposit accounts October 31, 1970	22,838	5,675
44	Number of deposit accounts opened during period	4,090	628
45	Number of deposit accounts closed during period	3,433	673
46	Number of accounts October 31, 1971	23,495	5,630
47	†Last rates of dividends, including extras, paid for year	5-5½	5¼-5½
48	Amount of all dividends paid during period	\$2,545,338 69	\$1,016,371 44
49	Number of deposits made during period	69,379	11,781
50	Number of withdrawals made during period	39,344	5,540
51	Amount deposited during period	\$21,303,905 75	\$4,747,082 98
52	Amount withdrawn during period	\$17,846,115 62	\$4,647,500 38
53	Average amount in each account	\$2,267 00	\$3,603 00
54	Number of real estate loans October 31	3,158	1,715
55	Average real estate loan	\$11,041 00	\$8,880 00
56	Number of other loans October 31	2,720	271
57	Average other loan	\$1,315 00	\$1,418 00
58	*Gross income received during period	\$3,690,535 98	\$1,375,794 36
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$316,415 97	\$89,336 40
60	*Bank building occupancy	71,516 25	22,486 41
61	Advertising	21,550 96	3,519 05
62	Contributions, etc.	5,374 18	2,346 91
63	State tax	55,813 13	17,371 78
64	Miscellaneous	183,999 18	39,548 56
65	Total of above costs per \$1,000 of deposits	12 28	8 61

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

LUDLOW	LYNN		MALDEN	MARBLE- HEAD	
LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	
\$706,872 75	\$236,006 98	\$748,092 16	\$576,077 43	\$73,206 08	1
236,119 51	951,352 87	808,364 13	1,108,597 56	228,564 05	2
763,992 68	896,000 00	27,500 00	—	—	3
—	3,520,426 78	10,029,869 49	1,993,666 96	1,896,395 83	4
—	—	—	—	—	5
9,894,784 16	20,997,578 47	19,729,570 35	24,821,357 71	7,133,911 99	6
3,955,057 40	7,127,623 39	9,576,577 22	8,518,144 10	1,851,607 49	7
2,150,000 00	5,900,000 00	5,650,000 00	5,400,000 00	—	8
32,339,071 59	55,299,297 60	39,300,455 45	57,853,815 92	19,251,197 27	9
3,160,014 35	14,766,710 42	23,897,488 19	9,575,236 68	805,364 28	10
1,736,739 93	11,996,154 35	36,218,528 63	7,090,834 48	167,641 91	11
1,592,627 50	3,587,129 44	8,974,164 11	4,650,519 99	808,861 24	12
3,292,620 05	2,624,875 07	9,296,021 86	9,878,200 60	1,026,430 11	13
1,771,541 03	2,172,479 82	1,703,942 42	1,021,735 36	149,519 06	14
2,437,208 85	2,953,837 78	2,249,626 08	961,386 30	658,820 03	15
498,232 18	737,913 26	1,562,345 70	345,125 72	167,221 62	16
198,926 77	237,642 98	379,367 40	343,015 55	36,706 06	17
135,852 36	—	178,478 02	223,194 90	—	18
11,195 89	7,992 99	—	—	—	19
—	33,963 79	19,810 00	30,283 05	4,355 40	20
33,658 04	107,662 94	139,992 05	126,318 91	17,348 17	21
1 00	1 00	1 00	—	1 00	22
255,506 44	296,998 44	596,793 71	473,307 83	6,156 31	23
\$65,170,022 48	\$134,450,008 37	\$171,086,987 97	\$134,990,818 95	\$34,283,307 90	24
\$35,933,418 97	\$90,098,806 86	\$92,504,881 95	\$107,586,258 46	\$19,681,409 15	25
—	2,102,475 00	2,713,304 79	656,779 49	—	26
16,561,206 65	19,900,493 67	43,935,690 20	2,693,711 82	8,443,744 61	27
—	—	—	—	—	28
2,908,118 75	3,218,078 17	8,340,669 17	4,832,242 80	2,275,128 72	29
12,710 50	349,589 30	383,697 00	1,000,264 00	52,548 50	30
—	—	—	—	—	31
247,297 77	—	—	238,806 88	—	32
348,709 13	315,351 80	505,237 86	452,898 75	52,071 63	33
1,053,602 59	2,288,020 06	824,448 36	1,239,465 63	216,010 73	34
2,041,283 99	766,871 92	6,111,445 46	4,417,207 86	768,136 48	35
71,438 45	672,300 49	—	—	—	36
16,985 14	3,601,915 77	283,617 97	173,943 80	35,158 87	37
2,425,300 00	5,745,000 00	7,658,366 31	5,733,100 00	1,079,241 89	38
4.38	4.97	5.18	4.91	3.54	39
3,549,950 54	5,391,105 33	7,825,628 90	5,966,139 46	1,679,857 32	40
6.41	4.66	5.29	5.11	5.52	41
\$65,170,022 48	\$134,450,008 37	\$171,086,987 97	\$134,990,818 95	\$34,283,307 90	42
\$19,281	\$36,888	\$47,015	\$46,675	\$10,408	43
2,824	3,745	5,916	6,491	1,671	44
1,869	3,222	4,669	9,116	1,199	45
20,236	37,411	48,262	44,050	10,880	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
2,826,855 82	5,755,827 34	7,459,802 03	5,801,002 83	1,475,044 81	48
76,792	122,158	179,297	179,964	34,556	49
38,641	68,829	113,385	114,998	30,538	50
20,478,481 13	34,183,591 58	49,634,199 80	45,424,685 71	14,762,373 18	51
7,360,733 00	30,268,448 82	42,878,610 82	39,104,709 52	11,656,456 50	52
2,726 00	3,083 00	3,056 00	2,628 00	2,794 00	53
3,719	6,125	9,086	6,002	1,301	54
11,326 00	14,412 00	12,953 00	14,836 00	16,955 00	55
2,799	2,262	2,610	1,807	396	56
1,504 00	2,266 00	1,515 00	1,097 00	2,041 00	57
3,859,299 33	7,836,760 90	9,935,774 34	7,763,611 85	1,961,473 95	58
\$294,229 07	\$546,529 88	\$557,040 52	\$599,991 87	\$79,061 97	59
61,181 27	141,881 49	203,233 46	142,324 86	27,989 87	60
34,053 88	76,140 06	87,437 17	49,967 01	7,834 79	61
8,113 08	18,005 73	25,922 47	15,900 92	450 00	62
22,410 60	100,025 83	129,772 53	42,278 76	27,715 44	63
216,508 39	306,482 99	357,125 74	335,839 19	78,710 97	64
11 49	10 31	9 22	10 25	7 29	65

		MARL- BOROUGH	MAYNARD
		MARLBOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$293,426 48	\$259,807 40
2	Due from banks	117,003 29	327,343 04
3	Chapter 168, s. 51A	20,522 50	—
4	U. S. Government obligations, direct and fully guaranteed	1,652,718 75	742,467 69
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	5,301,191 46	3,505,984 41
7	Bank and fire insurance company stocks, etc.	2,219,908 50	1,007,502 93
8	Federal Funds sold	300,000 00	200,000 00
9	Real estate loans (conventional)	22,698,947 12	17,877,774 43
10	G.I. loans (in-state)	2,954,907 74	1,419,215 64
11	F.H.A. loans (in-state)	2,890,119 61	870,437 36
12	G.I. loans (out-of-state)	996,818 74	134,367 13
13	F.H.A. loans (out-of-state)	1,239,169 52	81,637 08
14	Personal loans	273,800 86	929,647 57
15	Other loans	1,355,700 28	954,971 02
16	Banking premises	237,100 94	47,064 30
17	Furniture and fixtures	87,681 03	25,563 99
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	2,641 02	—
20	Mortgage acquisition costs	—	2,695 89
21	Mutual Savings Central Fund, Inc.	33,900 16	11,123 19
22	Deposit Insurance Fund	9,528 22	1 00
23	All other assets	14,713 99	53,782 76
24	Total	\$42,699,800 21	\$28,451,386 83
Liabilities			
25	Ordinary deposits	\$21,672,175 40	\$16,807,190 40
26	Daily Interest Account deposits	543,690 37	—
27	Special Notice Account deposits	15,621,077 44	7,284,233 07
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	717,997 30	1,349,500 00
30	Club deposits	—	130,629 36
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	36,939 70	—
33	Unearned discount	90,252 91	205,077 65
34	Due to mortgagors	422,968 03	589,866 20
35	Mortgagors' payments not applied	507,932 60	238,180 85
36	Net interim income	111,485 01	141,932 84
37	All other liabilities	96,153 81	11,110 80
38	Guaranty Fund	1,805,483 88	777,850 00
39	Percentage to total deposits	4.68	3.04
40	Other surplus accounts	1,073,743 76	915,815 66
41	Percentage to total deposits	2.78	3.58
42	Total	\$42,699,800 21	\$28,451,386 83
General Information			
43	Number of deposit accounts October 31, 1970	13,126	9,720
44	Number of deposit accounts opened during period	2,708	1,621
45	Number of deposit accounts closed during period	1,744	1,841
46	Number of accounts October 31, 1971	14,090	9,500
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$1,871,810 75	\$1,265,952 76
49	Number of deposits made during period	46,826	43,419
50	Number of withdrawals made during period	24,389	28,604
51	Amount deposited during period	\$14,109,190 91	\$11,477,306 24
52	Amount withdrawn during period	\$11,727,640 35	\$10,389,561 83
53	Average amount in each account	\$2,736 00	\$2,678 00
54	Number of real estate loans October 31	1,960	1,383
55	Average real estate loan	\$15,704 00	\$14,739 00
56	Number of other loans October 31	670	1,328
57	Average other loan	\$2,432 00	\$1,419 00
58	*Gross income received during period	\$2,641,143 05	\$1,749,364 96
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$235,942 01	\$117,120 86
60	*Bank building occupancy	53,573 49	14,054 23
61	Advertising	35,035 36	11,488 48
62	Contributions, etc.	3,466 31	—
63	State tax	30,456 49	27,965 09
64	Miscellaneous	98,221 77	71,071 77
65	Total of above costs per \$1,000 of deposits	11 85	9 50

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

MEDFORD	MEDWAY	MELROSE	MERRIMAC	MIDDLE-BOROUGH	
MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	
\$329,459 20	\$115,990 37	\$281,869 96	\$23,569 18	\$51,853 42	1
542,885 54	57,161 29	1,375,972 92	94,353 38	101,136 78	2
—	—	311,481 48	—	—	3
4,108,304 52	400,005 93	1,375,884 61	162,816 68	1,751,071 54	4
—	—	—	—	—	5
25,761,551 22	1,209,706 43	14,729,123 43	1,234,047 00	1,458,949 90	6
341,065 91	381,265 19	3,698,205 32	82,307 63	220,141 88	7
—	550,000 00	1,300,000 00	150,000 00	350,000 00	8
36,101,200 66	4,251,210 01	41,580,351 13	1,897,539 78	5,309,387 32	9
4,516,826 86	692,705 62	1,838,619 28	77,459 91	197,656 57	10
3,964,885 96	1,755,674 46	—	—	—	11
627,363 14	426,994 25	3,340,653 50	—	—	12
933,276 93	449,757 85	3,654,490 82	—	951,966 34	13
170,351 40	228,462 74	93,990 99	16,261 83	61,312 37	14
1,109,809 45	291,184 41	1,243,557 14	113,858 44	101,346 87	15
206,022 54	44,430 03	161,095 70	49,067 36	59,183 98	16
207,593 64	17,508 10	47,416 01	4,624 54	11,815 30	17
74,276 67	1,518 57	1,021 43	—	1,492 41	18
—	69 00	—	—	—	19
24,005 61	—	36 00	—	—	20
52,420 19	5,485 80	53,086 60	4,005 82	13,547 58	21
1 00	1 00	1 00	800 00	1 00	22
501,012 24	513 45	719,774 57	—	2,892 69	23
\$79,572,315 68	\$10,879,644 50	\$75,806,631 89	\$3,910,711 55	\$10,643,755 95	24
\$67,695,171 06	\$6,711,654 98	\$47,041,715 22	\$2,575,097 27	\$7,323,764 66	25
—	108,148 10	1,546,292 48	—	—	26
1,444,381 80	1,856,263 91	16,264,746 25	783,173 47	2,252,786 40	27
—	—	—	—	13,921 46	28
1,510,333 43	956,500 00	1,954,359 63	27,000 00	64,227 00	29
362,547 50	42,387 00	87,021 00	132 00	49,693 75	30
—	—	—	—	—	31
80,296 87	84,348 28	274,924 98	2,175 66	51,684 32	32
1,039,468 24	29,794 54	831,680 50	42,831 02	44,441 34	33
2,921,926 77	169,291 60	832,782 45	165,828 71	35,417 46	34
109,564 83	107,598 94	228,797 42	8,665 85	—	35
95,466 94	11,931 84	58,180 05	2,915 36	7,444 02	36
2,671,500 00	342,000 00	3,080,499 25	162,800 00	486,675 00	37
3.76	3.53	4.61	4.81	5.01	38
1,641,658 24	459,625 31	3,605,632 66	140,092 21	313,700 54	39
2.31	4.75	5.39	4.13	3.23	40
\$79,572,315 68	\$10,879,644 50	\$75,806,631 89	\$3,910,711 55	\$10,643,755 95	41
\$26,708	\$5,401	\$21,292	\$2,403	\$5,162	42
4,901	1,446	2,798	215	318	43
3,310	723	3,763	179	336	44
28,299	6,124	20,327	2,439	5,144	45
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	46
3,394,805 66	448,980 75	3,332,287 95	163,623 08	470,585 35	47
131,583	17,177	69,485	6,564	10,995	48
68,287	9,625	40,312	3,346	5,799	49
34,851,349 99	4,309,723 17	25,922,019 65	1,236,385 20	2,479,081 28	50
28,897,760 93	3,304,236 53	22,783,057 62	1,071,069 00	2,039,192 17	51
2,497 00	1,573 00	3,287 00	1,388 00	1,877 00	52
3,435	685	2,882	292	817	53
13,433 00	11,060 00	17,493 00	6,764 00	7,906 00	54
779	382	589	103	105	55
1,643 00	1,360 00	2,271 00	1,263 00	1,549 00	56
4,709,748 71	689,652 20	4,696,008 44	242,917 07	608,870 00	57
\$324,300 63	\$66,635 44	\$253,288 46	\$25,867 46	\$40,388 00	58
64,373 49	11,464 66	50,147 46	10,490 13	8,421 49	59
22,212 39	2,162 98	14,582 99	1,577 26	2,965 19	60
2,760 00	1,166 68	2,200 00	246 67	830 00	61
62,165 51	9,100 00	60,178 08	3,427 20	9,325 04	62
223,391 33	39,154 04	131,539 25	22,239 06	29,271 48	63
9 89	13 36	7 66	18 86	9 44	64
					65

		MILFORD	MILLBURY
		MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK
Assets			
1	Cash, checks and items	\$120,785 03	\$63,650 57
2	Due from banks	194,423 01	234,773 17
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	6,157,084 17	1,045,989 58
5	State, county and municipal obligations	45,023 79	—
6	Other bonds, notes and debentures	8,410,687 60	1,291,301 36
7	Bank and fire insurance company stocks, etc.	1,139,745 45	550,572 86
8	Federal Funds sold	900,000 00	200,000 00
9	Real estate loans (conventional)	20,480,131 09	9,342,479 46
10	G.I. loans (in-state)	2,201,250 59	807,378 75
11	F.H.A. loans (in-state)	1,964,892 76	8,215 64
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	—	—
14	Personal loans	661,392 79	465,477 02
15	Other loans	728,662 12	351,429 17
16	Banking premises	225,679 56	106,124 66
17	Furniture and fixtures	37,965 96	25,351 82
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	2,551 22	5,242 51
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	31,733 90	10,436 74
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	163,881 67	3,012 71
24	Total	\$43,465,891 71	\$14,511,437 02
Liabilities			
25	Ordinary deposits	\$25,210,196 55	\$9,719,693 38
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,871,466 26	2,399,795 52
28	Systematic Savings Account deposits	—	14,614 43
29	Term Deposit Accounts	1,882,734 28	315,810 26
30	Club deposits	—	214,260 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	19,310 21
33	Unearned discount	98,581 72	58,461 29
34	Due to mortgagors	206,605 78	165,548 81
35	Mortgagors' payments not applied	982,900 63	285,628 07
36	Net interim income	86,161 87	31,338 68
37	All other liabilities	80,054 72	4,828 89
38	Guaranty Fund	1,782,700 00	676,025 46
39	Percentage to total deposits	4.58	5.34
40	Other surplus accounts	1,264,489 90	606,121 52
41	Percentage to total deposits	3.25	4.79
42	Total	\$43,465,891 71	\$14,511,437 02
General Information			
43	Number of deposit accounts October 31, 1970	12,276	6,905
44	Number of deposit accounts opened during period	1,799	781
45	Number of deposit accounts closed during period	1,645	636
46	Number of accounts October 31, 1971	12,430	7,050
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,993,205 93	\$598,773 10
49	Number of deposits made during period	45,735	16,040
50	Number of withdrawals made during period	22,735	8,011
51	Amount deposited during period	\$12,192,289 68	\$4,156,827 10
52	Amount withdrawn during period	\$10,839,634 86	\$3,730,972 58
53	Average amount in each account	\$3,124 00	\$1,766 00
54	Number of real estate loans October 31	1,980	1,359
55	Average real estate loan	\$12,448 00	\$7,475 00
56	Number of other loans October 31	973	516
57	Average other loan	\$1,429 00	\$1,583 00
58	*Gross income received during period	\$2,580,546 38	\$902,755 77
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$118,893 42	\$99,436 99
60	*Bank building occupancy	36,957 60	21,361 75
61	Advertising	7,303 44	17,317 31
62	Contributions, etc.	296 00	5,792 63
63	State tax	38,441 68	9,786 40
64	Miscellaneous	116,942 04	53,050 09
65	Total of above costs per \$1,000 of deposits	8 18	16 61

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

MILTON	MONSON	NANTUCKET	NATICK	NEW BEDFORD	
MILTON SAVINGS BANK	MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	
\$254,791 27	\$79,436 68	\$44,537 75	\$293,856 79	\$558,465 89	1
936,414 26	347,845 94	75,857 92	663,981 44	642,116 55	2
—	51,335 00	—	141,279 65	1,320,280 57	3
5,351,842 77	—	540,152 36	8,049,433 11	7,880,057 21	4
—	—	—	50,548 84	—	5
12,726,979 08	3,331,339 50	3,230,366 75	3,156,903 01	23,188,649 15	6
1,377,772 88	694,454 34	420,524 28	2,904,825 41	7,866,994 67	7
—	250,000 00	700,000 00	—	600,000 00	8
52,747,996 88	7,167,524 64	11,384,171 12	32,284,581 38	58,505,489 61	9
2,497,327 54	—	319,110 78	5,351,335 04	5,528,353 16	10
1,980,472 16	293,737 62	98,421 70	4,475,297 59	4,981,770 61	11
—	180,551 47	89,532 23	1,817,328 89	15,783,541 37	12
—	346,051 13	897,819 09	851,373 22	11,160,872 95	13
556,891 99	971,395 47	376,970 96	772,245 42	816,744 73	14
3,282,806 93	641,388 82	605,195 79	903,704 86	1,127,335 87	15
319,273 31	172,624 35	88,050 48	230,304 65	760,591 88	16
196,431 12	39,638 07	33,580 22	75,243 72	179,113 75	17
82,306 17	—	—	104,127 73	19,544 60	18
2,323 12	701 00	—	1,146 54	—	19
—	—	—	—	5,799 27	20
21,190 48	18,923 37	11,003 51	30,092 28	113,388 41	21
24,369 90	3,290 13	1 00	1 00	38,174 68	22
1,243 41	68,643 37	60,124 20	200,980 20	24,158 99	23
\$82,360,433 27	\$14,658,880 90	\$18,975,420 14	\$62,358,801 77	\$141,101,443 92	24
\$51,888,330 01	\$6,389,793 96	\$9,566,512 87	\$38,136,696 21	\$87,884,099 71	25
—	—	862,300 89	—	—	26
18,838,717 74	6,278,780 23	6,026,117 70	13,979,756 79	31,013,823 77	27
—	—	—	—	—	28
3,491,615 42	—	725,000 00	3,446,880 65	6,847,568 03	29
97,150 50	—	—	397 00	151,034 50	30
—	—	—	—	—	31
—	219,544 20	66,044 73	166,124 39	18,603 18	32
3,461,254 61	70,186 00	257,044 02	1,327,899 48	766,973 64	33
529,138 13	135,851 27	62,974 69	45,100 69	1,732,888 01	34
—	63,103 84	80,429 95	—	358,250 91	35
116,399 28	19,857 70	30,864 92	30,349 25	601,622 79	36
1,738,000 00	660,204 87	528,168 63	2,478,436 00	70,056 76	37
2.34	5.21	3.07	4.46	5,880,600 00	38
2,199,827 48	821,558 83	769,601 74	2,747,161 31	—	39
2.96	6.49	4.47	4.94	5,775,922 62	40
—	—	—	—	4.59	41
\$82,360,433 27	\$14,658,880 90	\$18,975,420 14	\$62,358,801 77	\$141,101,443 92	42
\$19,958	\$4,488	\$5,025	\$16,292	\$38,640	43
2,596	707	1,448	3,113	5,160	44
2,763	685	1,080	2,136	4,163	45
19,791	4,510	5,393	17,269	39,637	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
3,786,189 67	636,752 29	838,808 18	2,830,895 17	6,312,039 34	48
79,532	11,384	28,988	60,558	120,638	49
46,071	7,458	14,040	32,879	71,474	50
34,214,765 03	2,608,988 32	9,229,421 45	23,888,207 09	44,333,455 80	51
29,578,308 51	2,418,048 35	8,198,871 58	20,799,810 33	37,338,854 99	52
3,750 00	2,809 00	3,184 00	3,218 00	3,172 00	53
2,186	987	1,067	3,327	7,891	54
26,178 00	8,093 00	11,986 00	13,460 00	12,161 00	55
854	1,190	461	1,169	1,397	56
4,496 00	1,355 00	2,131 00	1,434 00	1,392 00	57
5,224,277 09	934,091 44	1,205,417 30	3,715,309 77	8,358,074 97	58
\$295,193 51	\$83,386 96	\$81,906 79	\$269,522 30	\$510,682 79	59
56,507 19	28,320 19	12,769 28	24,039 70	153,935 75	60
11,981 30	8,128 03	3,138 40	23,067 25	66,664 59	61
4,024 94	1,530 00	500 00	8,719 61	16,100 00	62
69,775 41	7,768 75	11,430 43	14,400 00	131,831 55	63
182,122 87	61,997 15	67,338 03	180,313 33	302,237 66	64
8 35	15 09	10 30	9 36	9 39	65

		NEW BEDFORD	NEWBURY- PORT
		NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY
Assets			
1	Cash, checks and items	\$1,019,107 38	\$41,503 44
2	Due from banks	406,014 87	615,256 77
3	Chapter 168, s. 51A	201,967 90	75,005 72
4	U. S. Government obligations, direct and fully guaranteed	12,747,684 47	5,623,913 00
5	State, county and municipal obligations	—	920,865 87
6	Other bonds, notes and debentures	36,500,685 04	12,581,768 55
7	Bank and fire insurance company stocks, etc.	9,673,048 83	3,668,997 86
8	Federal Funds sold	900,000 00	300,000 00
9	Real estate loans (conventional)	125,405,271 12	9,506,988 51
10	G.I. loans (in-state)	7,710,212 27	—
11	F.H.A. loans (in-state)	3,330,838 94	600,710 59
12	G.I. loans (out-of-state)	6,231,932 65	3,167,753 41
13	F.H.A. loans (out-of-state)	1,300,655 24	1,993,483 05
14	Personal loans	619,089 27	180,807 10
15	Other loans	2,384,424 24	1,732,573 14
16	Banking premises	824,450 13	221,464 52
17	Furniture and fixtures	352,866 87	66,920 50
18	Other real estate owned, etc.	20,783 87	17,617 32
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	41,341 67	—
21	Mutual Savings Central Fund, Inc.	151,309 10	32,555 86
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	148,984 19	245,342 16
24	Total	\$209,970,669 14	\$41,593,528 37
Liabilities			
25	Ordinary deposits	\$145,451,718 11	\$22,899,284 25
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	35,569,305 11	12,006,748 11
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	7,247,157 99	2,156,547 50
30	Club deposits	759,276 90	30,911 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	275,677 05	299,869 31
34	Due to mortgagors	4,040,432 81	328,201 78
35	Mortgagors' payments not applied	609,881 20	29,813 44
36	Net interim income	989,289 07	50,114 38
37	All other liabilities	104,550 25	32,447 86
38	Guaranty Fund	8,600,380 72	2,530,927 37
39	Percentage to total deposits	47.55	6.82
40	Other surplus accounts	6,322,999 93	1,298,663 37
41	Percentage to total deposits	3.35	3.50
42	Total	\$209,970,669 14	\$41,593,528 37
General Information			
43	Number of deposit accounts October 31, 1970	60,408	10,945
44	Number of deposit accounts opened during period	7,033	1,583
45	Number of deposit accounts closed during period	5,803	1,506
46	Number of accounts October 31, 1971	61,638	11,022
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$9,500,726 75	\$1,882,508 44
49	Number of deposits made during period	364,231	26,118
50	Number of withdrawals made during period	118,151	14,245
51	Amount deposited during period	\$65,939,622 68	\$12,045,458 11
52	Amount withdrawn during period	\$55,955,197 94	\$9,817,193 55
53	Average amount in each account	\$3,054 00	\$3,363 00
54	Number of real estate loans October 31	7,802	1,120
55	Average real estate loan	\$18,454 00	\$13,633 00
56	Number of other loans October 31	1,300	601
57	Average other loan	\$2,310 00	\$3,184 00
58	*Gross income received during period	\$12,505,702 43	\$2,415,224 51
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$675,595 67	\$130,517 95
60	*Bank building occupancy	225,294 65	40,461 16
61	Advertising	79,634 70	37,047 96
62	Contributions, etc.	27,717 26	2,435 00
63	State tax	54,056 70	48,178 89
64	Miscellaneous	422,350 88	86,520 00
65	Total of above costs per \$1,000 of deposits	7 89	9 31

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

NEW-BURYPORT	NEWTON		NORTH ADAMS	NORTHAMP-TON	
NEW-BURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK	
\$92,280 87	\$452,413, 84	\$302,509 14	\$104,256 29	\$80,871 34	1
243,666 04	2,072,030 28	458,355 23	277,931 26	118,407 20	2
24,000 00	808,724 97	334,651 29	1,032,516 51	25,001 36	3
1,645,507 38	10,778,309 60	9,873,234 12	476,044 64	976,625 31	4
—	353,511 92	—	—	—	5
6,897,218 48	75,323,813 78	18,250,198 19	6,599,975 10	4,789,061 93	6
2,199,044 81	10,084,042 95	2,851,229 01	3,831,931 47	784,349 24	7
400,000 00	100,000 00	300,000 00	—	825,000 00	8
18,311,704 84	114,638,317 26	36,586,295 94	30,153,360 51	13,034,098 45	9
1,313,468 05	18,269,344 73	496,566 33	1,658,063 56	1,195,648 04	10
467,690 38	12,644,021 24	—	1,114,952 80	1,528,057 70	11
—	13,618,592 01	—	5,460,534 69	1,208,951 17	12
—	24,002,155 67	—	5,679,268 41	2,307,853 90	13
454,020 71	3,237,705 06	476,337 08	1,929,510 87	389,572 70	14
842,500 30	5,099,232 39	1,546,241 20	1,325,962 53	627,556 40	15
267,357 94	1,168,727 26	362,296 13	201,026 81	57,257 13	16
80,906 90	337,229 77	66,741 13	59,069 74	25,029 34	17
8,939 42	49,021 43	—	101,827 98	—	18
1,166 64	—	—	71 00	1,165 00	19
—	200,778 12	34,979 45	40,656 09	—	20
28,962 52	128,267 10	26,143 05	52,163 97	17,512 76	21
1 00	38,940 99	1 00	1 00	6,277 34	22
15,103 40	2,681,086 08	51,096 34	6,256 71	10,332 28	23
\$33,293,539 78	\$296,086,266 45	\$72,016,937 63	\$60,105,381 94	\$28,008,628 59	24
\$22,009,954 75	\$176,895,958 06	\$42,191,167 85	\$35,114,232 63	\$13,677,839 41	25
5,084,787 58	78,369,316 94	19,454,708 29	13,550,953 75	9,615,137 16	26
—	54,836 07	—	72,879 14	—	27
1,985,778 21	17,246,234 16	4,857,207 50	4,189,826 21	1,442,824 01	28
296,152 50	—	—	4,685 00	133,125 00	29
—	—	—	—	—	30
—	1,190 86	—	240,234 61	—	31
97,580 54	1,459,163 98	64,663, 29	835,043 70	157,515 95	32
375,223 24	507,820 61	52,777 48	632,690 14	308,826 28	33
324,353 42	1,306,441 62	70,133 65	457,361 89	169,046 99	34
—	1,395,024 22	283,769 39	298,473 91	71,730 84	35
34,514 83	689,992 06	31,847 62	131,857 99	20,483 56	36
1,574,300 00	8,592,536 00	2,557,000 00	2,468,600 00	1,007,200 00	37
5.36	3.15	3.84	4.66	4.05	38
1,510,894 71	9,567,751 87	2,453,662 56	2,108,542 97	1,404,899 39	39
5.14	3.51	3.69	3.98	5.65	40
\$33,293,539 78	\$296,086,266 45	\$72,016,937 63	\$60,105,381 94	\$28,008,628 59	41
\$9,990	\$75,791	\$17,948	\$17,187	\$9,382	42
1,641	15,608	2,797	2,515	1,119	43
1,104	11,994	2,009	2,061	1,091	44
10,527	79,405	18,736	17,641	9,410	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
1,425,721 29	13,361,652 70	3,249,685 61	2,706,888 60	12,724,459 28	47
36,679	331,077	69,912	64,791	26,396	48
18,348	156,188	32,236	37,365	16,046	49
12,462,160 50	160,106,390 84	30,332,151 28	18,117,634 84	1,232,017 47	50
9,924,319 26	124,208,902 03	21,767,633 22	15,746,104 33	7,363,482 50	51
2,761 00	3,433 00	3,549 00	3,000 00	2,629 00	52
2,312	9,989	2,178	3,428	1,667	53
8,691 00	18,337 00	17,026 00	12,855 00	11,562 00	54
7,726	3,901	840	2,519	730	55
1,786 00	2,137 00	2,407 00	1,292 00	1,393 00	56
1,992,398 54	17,622,275 23	4,078,865 71	3,715,539 01	1,724,007 46	57
165,124 15	931,956 57	238,517 01	271,126 34	114,689 36	58
43,818 42	275,695 53	71,131 76	23,882 71	17,183 06	59
22,845 36	143,880 36	77,322 20	31,420 77	9,998 83	60
2,425 00	23,595 81	2,360 00	8,925 00	590 50	61
24,455 39	104,765 05	59,116 95	55,726 96	23,088 59	62
99,899 87	503,897 89	119,356 61	150,768 75	68,491 11	63
12 33	7 88	7 63	10 23	9 46	64
					65

		NORTHAMPTON	
		NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$113,375 70	\$232,178 49
2	Due from banks	170,441 81	164,871 86
3	Chapter 168, s. 51A	—	52,020 65
4	U. S. Government obligations, direct and fully guaranteed	1,272,653 87	2,347,240 11
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,716,217 34	8,826,804 37
7	Bank and fire insurance company stocks, etc.	1,031,085 77	1,776,325 80
8	Federal Funds sold	200,000 00	—
9	Real estate loans (conventional)	13,261,887 57	27,152,148 94
10	G.I. loans (in-state)	813,436 65	2,839,558 78
11	F.H.A. loans (in-state)	244,025 35	3,190,647 82
12	G.I. loans (out-of-state)	3,219,707 74	1,372,169 64
13	F.H.A. loans (out-of-state)	2,913,250 85	3,064,889 57
14	Personal loans	210,004 07	808,233 90
15	Other loans	494,543 53	1,100,947 94
16	Banking premises	116,553 20	478,960 51
17	Furniture and fixtures	50,770 35	150,186 86
18	Other real estate owned, etc.	115,726 19	26,267 48
19	Taxes and insurance paid on mortgaged properties	276 00	186 71
20	Mortgage acquisition costs	—	6,419 15
21	Mutual Savings Central Fund, Inc.	19,944 92	50,704 93
22	Deposit Insurance Fund	1 00	11,647 03
23	All other assets	14,123 48	511,013 65
24	Total	\$28,978,025 39	\$54,163,424 19
Liabilities			
25	Ordinary deposits	\$14,204,513 90	\$33,584,288 44
26	Daily Interest Account deposits	396,945 33	—
27	Special Notice Account deposits	10,211,814 89	11,055,056 99
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,694,364 47	2,852,775 15
30	Club deposits	70 00	314,609 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	146,847 47	277,958 76
34	Due to mortgagors	174,205 79	899,983 04
35	Mortgagors' payments not applied	81,454 57	380,694 76
36	Net interim income	237,608 62	236,981 79
37	All other liabilities	26,917 05	779,436 62
38	Guaranty Fund	1,166,000 00	2,221,400 00
39	Percentage to total deposits	4.39	4.65
40	Other surplus accounts	637,283 03	1,560,239 14
41	Percentage to total deposits	2.40	3.26
42	Total	\$28,978,025 39	\$54,163,424 19
General Information			
43	Number of deposit accounts October 31, 1970	11,066	17,136
44	Number of deposit accounts opened during period	1,472	3,275
45	Number of deposit accounts closed during period	1,653	2,128
46	Number of accounts October 31, 1971	10,885	18,283
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$1,312,595 74	\$2,326,882 42
49	Number of deposits made during period	49,035	60,679
50	Number of withdrawals made during period	13,826	32,728
51	Amount deposited during period	\$8,828,425 26	\$19,879,329 39
52	Amount withdrawn during period	\$7,507,835 18	\$16,639,789 32
53	Average amount in each account	\$2,435 00	\$2,591 00
54	Number of real estate loans October 31	1,625	2,597
55	Average real estate loan	\$12,586 00	\$14,485 00
56	Number of other loans October 31	474	1,199
57	Average other loan	\$1,486 00	\$1,592 00
58	*Gross income received during period	\$1,658,307 62	\$3,305,499 08
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fecs, bonuses, etc.	\$99,842 24	\$186,491 68
60	*Bank building occupancy	21,758 16	49,526 67
61	Advertising	11,070 87	44,897 12
62	Contributions, etc.	1,840 00	5,420 41
63	State tax	26,958 39	40,733 17
64	Miscellaneous	50,480 32	130,660 64
65	Total of above costs per \$1,000 of deposits	8 00	9 64

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	NORWELL	ORANGE	
ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	
\$206,773 53	\$210,597 88	\$33,864 99	\$58,218 05	\$29,094 48	1
592,321 17	698,703 31	236,493 73	222,898 50	238,233 73	2
156,820 92	—	—	—	—	3
3,153,340 94	1,049,510 19	1,217,409 39	100,000 00	—	4
—	180,000 00	—	—	—	5
21,459,984 55	7,201,542 57	1,416,569 71	2,315,525 91	1,912,108 01	6
3,874,516 70	945,844 79	282,640 89	679,604 50	632,604 48	7
—	—	—	350,000 00	50,000 00	8
34,338,739 53	16,705,438 69	7,027,267 05	7,220,179 48	5,820,539 86	9
3,832,323 86	788,908 30	95,966 67	11,277 40	188,791 72	10
6,455,166 10	—	55,088 15	—	232,469 59	11
1,656,995 95	362,028 16	—	—	385,810 14	12
3,309,664 55	96,099 20	—	—	473,719 95	13
1,108,841 75	9,548 57	32,297 44	123,786 82	164,310 47	14
1,305,003 24	405,826 21	275,033 12	352,730 45	184,562 88	15
187,018 59	—	25,494 41	15,964 49	23,043 77	16
106,654 43	28,176 76	2,723 37	39,624 96	14,319 06	17
1,124 58	—	—	647 76	—	18
—	—	7,945 01	—	—	19
57,096 06	23,987 21	6,235 07	8,250 83	6,288 81	20
28,487 70	1 00	1 00	1 00	12,803 56	21
872,600 91	19,665 24	294 37	4,009 63	9,491 46	22
—	—	—	—	35,571 76	23
\$82,703,475 06	\$28,725,878 08	\$10,715,324 37	\$11,502,719 78	\$10,413,763 73	24
\$47,657,128 45	\$20,692,420 80	\$6,379,158 81	\$8,206,762 17	\$6,180,591 53	25
1,972,853 27	—	—	—	—	26
18,824,620 03	4,792,411 50	2,539,978 75	2,115,094 98	2,461,426 89	27
29,733 27	—	—	—	—	28
4,051,700 00	—	611,257 64	—	578,460 00	29
388,563 50	98,489 00	—	—	69,154 00	30
—	—	—	—	—	31
204,935 22	90,051 72	4,605 08	14,890 64	44,984 05	32
1,893,367 94	122,974 05	58,958 68	110,945 73	186,678 68	33
1,175,292 59	511,917 11	25,579 92	125,638 30	72,189 01	34
11,441 65	—	48,810 35	141,246 87	—	35
334,422 41	56,017 95	28,811 29	8,200 54	16,868 03	36
3,093,900 00	1,173,982 00	526,383 41	536,500 00	467,940 98	37
4.24	4.59	5.52	5.20	5.04	38
3,065,516 73	1,187,613 95	491,780 44	243,440 55	335,560 56	39
4.20	4.64	5.16	2.36	3.61	40
\$62,703,475 06	\$28,725,878 08	\$10,715,324 37	\$11,502,719 78	\$10,413,763 73	41
\$20,705	\$11,298	\$4,141	\$5,525	\$5,702	42
2,285	648	593	922	783	43
1,976	328	380	576	414	44
21,014	11,618	4,354	5,871	6,071	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
3,611,868 81	1,255,150 34	448,250 92	490,205 43	454,937 49	47
70,259	40,134	9,481	17,946	17,329	48
40,595	19,687	5,457	12,023	12,234	49
26,532,241 35	7,745,400 69	2,695,352 48	4,534,062 36	3,088,549 99	50
22,484,078 31	6,272,409 57	2,098,975 15	4,107,975 18	2,527,908 48	51
3,452 00	2,194 00	2,189 00	1,758 00	1,519 00	52
4,453	1,681	835	690	691	53
11,137 00	10,680 00	8,596 00	10,480 00	10,277 00	54
1,713	267	184	239	288	55
1,409 00	1,555 00	1,670 00	1,994 00	1,211 00	56
4,909,683 77	1,729,353 79	642,303 13	653,759 19	627,964 56	57
—	—	—	—	—	58
\$296,808 62	\$153,505 17	\$51,404 32	\$59,631 66	\$48,097 55	59
57,449 30	25,279 19	8,852 16	19,335 40	9,303 46	60
30,811 28	13,410 14	4,707 42	4,252 81	7,383 04	61
14,430 37	2,663 22	984 94	849 76	1,544 41	62
68,880 18	21,435 62	7,838 76	7,162 30	8,409 44	63
192,135 81	78,157 40	21,527 27	36,616 21	37,902 86	64
9 11	11 55	10 00	12 39	12 22	65

		PALMER	PEABODY
		PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$67,163 61	\$202,901 05
2	Due from banks	(356,017 30)	602,914 77
3	Chapter 168, s. 51A	500 00	83,447 48
4	U. S. Government obligations, direct and fully guaranteed	700,690 62	4,273,989 12
5	State, county and municipal obligations	2,000 00	—
6	Other bonds, notes and debentures	9,773,484 36	15,089,757 23
7	Bank and fire insurance company stocks, etc.	2,546,073 97	3,224,409 74
8	Federal Funds sold	1,050,000 00	—
9	Real estate loans (conventional)	19,827,947 22	41,817,732 47
10	G.I. loans (in-state)	1,523,417 25	4,444,901 13
11	F.H.A. loans (in-state)	1,508,212 13	2,697,313 91
12	G.I. loans (out-of-state)	2,156,288 00	664,869 28
13	F.H.A. loans (out-of-state)	—	1,526,028 82
14	Personal loans	535,225 41	1,024,401 89
15	Other loans	517,143 55	861,861 88
16	Banking premises	143,203 56	358,099 96
17	Furniture and fixtures	28,313 26	111,688 81
18	Other real estate owned, etc.	57,460 89	332,562 64
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	5,094 35	13,541 15
21	Mutual Savings Central Fund, Inc.	32,291 20	31,262 51
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	202,074 28	436,697 97
24	Total	\$40,320,567 46	\$77,798,382 81
Liabilities			
25	Ordinary deposits	\$21,301,778 10	\$48,910,420 61
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,737,534 08	14,372,627 70
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,932,228 11	5,100,700 00
30	Club deposits	—	140,794 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	169,542 54
33	Unearned discount	192,489 49	250,711 12
34	Due to mortgagors	361,520 53	2,199,782 12
35	Mortgagors' payments not applied	513,792 87	715,789 47
36	Net interim income	204,704 47	143,038 99
37	All other liabilities	46,287 73	75,232 99
38	Guaranty Fund	1,950,000 00	2,836,800 00
39	Percentage to total deposits	5.58	4.14
40	Other surplus accounts	2,080,232 08	2,882,943 27
41	Percentage to total deposits	5.95	4.21
42	Total	\$40,320,567 46	\$77,798,382 81
General Information			
43	Number of deposit accounts October 31, 1970	10,834	22,267
44	Number of deposit accounts opened during period	1,323	3,050
45	Number of deposit accounts closed during period	1,429	2,342
46	Number of accounts October 31, 1971	10,728	22,975
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,765,605 88	\$3,460,587 07
49	Number of deposits made during period	31,335	99,887
50	Number of withdrawals made during period	13,954	47,914
51	Amount deposited during period	\$9,645,587 00	\$26,072,577 08
52	Amount withdrawn during period	\$7,951,732 89	\$21,762,646 76
53	Average amount in each account	\$3,260 00	\$2,976 00
54	Number of real estate loans October 31	1,915	2,643
55	Average real estate loan	\$13,063 00	\$19,353 00
56	Number of other loans October 31	7 84	1,209
57	Average other loan	\$1,342 00	\$1,560 00
58	*Gross income received during period	\$2,570,156 45	\$4,709,023 92
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$152,953 58	\$383,184 12
60	*Bank building occupancy	36,704 52	82,296 18
61	Advertising	14,413 37	56,447 40
62	Contributions, etc.	3,413 11	9,179 18
63	State tax	37,285 29	57,536 73
64	Miscellaneous	105,208 46	143,708 29
65	Total of above costs per \$1,000 of deposits	10 01	10 70

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

PITTSFIELD		PLYMOUTH		PROVINCE-TOWN	
BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	
\$161,543 26	\$808,655 96	\$44,325 90	\$144,206 42	\$90,664 50	1
347,100 72	108,339 35	181,915 55	161,100 80	200,599 01	2
203,045 48	252,875 00	—	49,500 00	—	3
1,519,551 60	—	299,247 05	3,568,304 05	3,649,427 84	4
—	—	—	—	—	5
29,324,456 90	15,398,006 34	5,591,105 23	3,951,976 97	1,030,396 16	6
4,724,854 27	3,357,744 57	1,029,005 93	1,701,101 94	1,029,242 25	7
—	—	50,000 00	600,000 00	—	8
22,378,484 96	35,064,107 05	14,801,550 19	31,644,711 12	9,826,536 63	9
6,360,769 61	2,103,403 23	113,687 92	2,491,032 25	—	10
3,828,647 12	1,225,418 48	—	1,470,394 73	—	11
15,625,573 63	9,701,551 68	852,020 07	278,394 19	511,809 66	12
7,962,017 44	18,053,475 75	799,345 55	1,070,469 85	820,401 27	13
1,244,602 47	3,676,789 70	524,460 34	1,387,728 98	119,113 49	14
1,006,990 76	4,150,947 57	333,680 47	1,028,559 83	334,175 28	15
1,073,143 04	785,698 38	96,650 64	238,080 00	187,845 26	16
299,914 72	236,904 86	35,275 49	79,500 80	39,540 67	17
22,811 87	62,211 05	—	—	—	18
—	—	—	112 00	—	19
—	—	—	—	—	20
54,563 96	52,701 61	14,602 28	24,634 86	9,457 02	21
28,130 56	1 00	1 00	11,412 14	1 00	22
805,213 18	806,424 48	13,125 77	149,984 85	3,063 97	23
\$96,971,415 55	\$95,845,356 06	\$24,779,999 38	\$50,051,205 78	\$17,852,274 01	24
\$52,489,043 72	\$48,481,487 31	\$13,229,161 13	\$30,644,895 30	\$13,567,427 58	25
—	—	—	—	—	26
24,585,375 51	28,259,643 41	9,159,937 40	11,913,359 35	613,351 57	27
—	—	—	—	—	28
7,433,820 41	7,429,500 00	—	2,324,213 62	1,689,073 32	29
12,998 52	286,419 70	23,173 00	135,069 50	79,767 00	30
—	—	—	—	—	31
47,366 92	—	—	—	—	32
1,218,935 96	1,437,994 16	140,434 47	256,982 11	66,982 29	33
236,529 32	1,606,662 28	593,677 22	1,333,290 81	17,114 52	34
1,963,149 80	1,457,022 92	158,742 11	519,157 17	28,385 83	35
—	—	117,593 06	140,356 38	81,860 60	36
(66,157 46)	176,807 23	20,349 10	36,300 22	10,057 43	37
4,483,800 00	3,461,142 91	708,719 41	1,485,400 00	620,087 46	38
5.30	4.10	3.16	3.30	3.89	39
4,566,552 85	3,248,676 14	628,212 48	1,262,181 32	1,078,166 41	40
5.40	3.85	2.80	2.80	6.76	41
\$96,971,415 55	\$95,845,356 06	\$24,779,999 38	\$50,051,205 78	\$17,852,274 01	42
\$24,362	\$32,215	\$7,309	\$18,861	\$4,854	43
4,100	5,345	1,095	4,290	768	44
3,081	4,614	908	2,444	587	45
25,381	32,946	7,496	20,707	5,035	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
\$4,326,662 46	\$4,311,440 74	\$1,084,633 15	\$2,141,377 20	\$785,805 06	48
68,239	125,554	23,750	78,567	16,728	49
32,496	76,759	15,235	46,951	13,819	50
\$28,553,997 64	\$32,760,543 92	\$8,817,034 61	\$26,703,666 01	\$6,475,113 83	51
\$24,324,945 46	\$28,571,630 74	\$6,015,669 19	\$20,239,437 44	\$6,202,722 50	52
\$3,329 00	\$2,555 00	\$2,987 00	\$2,162 00	\$3,152 00	53
4,865	4,083	1,397	2,905	705	54
\$11,543 00	\$16,201 00	\$11,859 00	\$12,721 00	\$15,828 00	55
1,548	4,789	542	1,417	211	56
\$1,454 00	\$1,635 00	\$1,583 00	\$1,705 00	\$2,148 00	57
\$6,050,612 75	\$5,836,326 88	\$1,504,969 89	\$3,066,859 56	\$1,126,957 63	58
\$393,894 91	\$448,703 28	\$93,709 67	\$211,225 20	\$56,235 97	59
144,082 30	103,009 83	19,511 28	46,039 02	23,753 37	60
95,759 65	109,521 90	13,923 79	17,918 84	6,048 58	61
15,750 00	11,943 00	2,698 12	4,057 52	920 00	62
93,154 00	96,196 86	18,574 16	40,009 56	15,187 60	63
252,625 04	283,734 05	67,927 06	139,242 38	42,939 11	64
11 78	12 50	9 66	10 22	9 14	65

		QUINCY	RANDOLPH
		QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK
Assets			
1	Cash, checks and items	\$840,687 66	\$201,720 30
2	Due from banks	315,243 95	620,924 34
3	Chapter 168, s. 51A	62,822 08	—
4	U. S. Government obligations, direct and fully guaranteed	13,700,994 58	975,164 78
5	State, county and municipal obligations	579,238 24	—
6	Other bonds, notes and debentures	21,336,726 97	6,927,670 84
7	Bank and fire insurance company stocks, etc.	2,560,382 68	1,359,523 24
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	86,649,789 00	27,556,442 82
10	G.I. loans (in-state)	1,140,918 81	161,820 42
11	F.H.A. loans (in-state)	2,708,100 39	—
12	G.I. loans (out-of-state)	739,668 32	505,933 65
13	F.H.A. loans (out-of-state)	1,150,502 66	383,580 67
14	Personal loans	1,060,988 11	645,701 71
15	Other loans	2,916,383 22	824,693 28
16	Banking premises	482,973 79	181,650 13
17	Furniture and fixtures	288,417 15	37,207 35
18	Other real estate owned, etc.	25,786 86	—
19	Taxes and insurance paid on mortgaged properties	1,398 15	—
20	Mortgage acquisition costs	—	2,025 91
21	Mutual Savings Central Fund, Inc.	88,239 04	17,936 58
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	144,057 62	9,262 90
24	Total	\$136,793,320 28	\$40,411,259 92
Liabilities			
25	Ordinary deposits	\$88,830,719 04	\$34,805,655 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	25,867,496 52	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,252,952 98	1,580,232 81
30	Club deposits	68,961 50	109,711 00
31	Borrowed money	—	500,000 00
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	193,891 10	93,195 15
34	Due to mortgagors	4,263,814 46	728,348 22
35	Mortgagors' payments not applied	905,795 44	422,113 87
36	Net interim income	617,090 09	216,977 81
37	All other liabilities	68,326 93	68,987 05
38	Guaranty Fund	4,944,643 25	1,137,200 00
39	Percentage to total deposits	4.09	3.12
40	Other surplus accounts	4,779,628 97	748,838 93
41	Percentage to total deposits	3.95	2.05
42	Total	\$13,793,320 28	\$40,411,259 92
General Information			
43	Number of deposit accounts October 31, 1970	38,320	18,811
44	Number of deposit accounts opened during period	6,027	3,709
45	Number of deposit accounts closed during period	3,867	3,371
46	Number of accounts October 31, 1971	40,480	19,149
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼
48	Amount of all dividends paid during period	\$5,972,463 40	\$1,666,896 66
49	Number of deposits made during period	159,378	82,253
50	Number of withdrawals made during period	83,985	41,855
51	Amount deposited during period	\$47,871,794 32	\$19,962,541 47
52	Amount withdrawn during period	\$36,455,929 49	\$14,795,773 39
53	Average amount in each account	\$2,988 00	\$1,900 00
54	Number of real estate loans October 31	5,077	2,130
55	Average real estate loan	\$18,197 00	\$13,431 00
56	Number of other loans October 31	1,964	1,180
57	Average other loan	\$2,025 00	\$1,246 00
58	*Gross income received during period	\$8,084,936 14	\$2,346,790 09
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$596,735 70	\$172,797 80
60	*Bank building occupancy	130,208 20	29,957 99
61	Advertising	63,009 14	7,927 49
62	Contributions, etc.	19,161 36	385 00
63	State tax	94,066 23	29,549 94
64	Miscellaneous	279,114 99	119,669 02
65	Total of above costs per \$1,000 of deposits	9 77	9 90

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

READING	PLYMOUTH	ROCKPORT	SALEM		
READING SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	
\$223,420 22	\$182,600 64	\$91,850 35	\$554,500 24	\$927,713 92	1
219,449 92	489,258 94	230,160 46	115,554 93	471,703 69	2
37,500 00	—	—	—	1,348,892 16	3
858,401 42	—	334,991 99	11,973,320 18	6,425,271 82	4
—	—	6,126 00	—	478,077 30	5
5,791,238 65	8,219,160 93	1,856,029 26	12,099,422 53	29,889,148 81	6
984,632 41	1,351,935 78	326,693 13	7,134,168 93	9,527,658 31	7
—	200,000 00	—	900,000 00	—	8
15,381,340 83	11,505,024 40	6,369,954 70	72,307,541 05	92,697,610 02	9
1,708,420 42	1,008,781 15	55,780 17	3,978,529 34	21,926,444 08	10
1,840,684 11	548,311 15	—	2,466,230 37	17,176,005 16	11
316,314 27	374,109 85	—	—	5,803,294 93	12
347,136 67	601,395 78	—	—	5,338,899 26	13
431,805 95	108,912 75	181,156 18	3,405,127 32	2,695,415 89	14
1,223,116 49	395,788 90	510,765 62	1,693,254 11	2,111,476 79	15
134,385 79	161,685 01	210,101 00	169,675 76	247,111 00	16
55,606 19	40,685 25	30,370 64	205,705 34	342,921 58	17
—	7,789 91	—	66,517 99	31,570 75	18
—	714 00	1,262 18	—	—	19
—	—	—	29,671 08	142,167 13	20
13,579 12	24,095 03	5,420 71	100,671 89	105,082 27	21
8,174 44	1 00	1 00	1 00	43,936 96	22
30,455 56	6,640 16	10,840 89	303,091 52	500,963 94	23
\$29,605,662 46	\$25,225,890 63	\$10,222,204 88	\$117,492,983 58	\$198,231,365 77	24
\$21,604,943 94	\$15,372,190 67	\$6,353,632 08	\$93,608,938 34	\$111,022,703 72	25
4,781,417 94	5,969,854 30	2,930,530 21	—	50,517,361 52	26
—	—	—	—	—	27
822,424 91	1,299,954 86	—	7,717,338 09	17,752,249 42	28
68,668 00	32,594 00	43,015 75	186,901 50	398,443 53	29
—	—	—	—	—	30
—	—	—	—	—	31
58,954 02	20,547 38	18,167 27	486,126 04	637,948 77	32
318,945 00	479,687 78	215,800 72	1,946,743 59	3,396,263 96	33
43,776 23	222,905 61	73,616 90	614,246 36	348,377 27	34
283,222 24	111,176 80	23,851 21	250,892 58	—	35
31,493 07	31,403 47	3,623 33	88,714 62	161,771 80	36
837,500 00	1,019,910 00	281,009 00	4,924,500 00	6,989,623 50	37
3.07	4.50	3.01	4.85	3.89	38
754,317 11	665,665 76	278,958 41	7,668,582 46	7,006,622 28	39
2.77	2.94	2.99	7.56	3.90	40
\$29,605,662 46	\$25,225,890 63	\$10,222,204 88	\$117,492,983 58	\$198,231,365 77	41
14,011	11,596	3,305	26,868	48,404	42
2,233	1,574	619	3,631	7,684	43
1,425	1,273	311	2,980	6,604	44
14,819	11,897	3,613	27,519	49,484	45
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	46
\$1,247,836 38	\$1,109,815 86	\$399,146 64	\$5,184,353 51	\$9,156,049 06	47
52,048	29,987	12,568	101,253	200,780	48
28,296	17,809	7,087	53,607	103,363	49
\$14,954,198 97	\$8,196,798 81	\$4,494,107 30	\$34,962,449 02	\$80,046,377 35	50
\$11,061,530 53	\$6,536,030 32	\$2,978,780 70	\$31,196,839 21	\$68,079,548 63	51
\$1,836 00	\$1,903 00	\$2,561 00	\$3,673 00	\$3,623 00	52
1,476	1,245	537	4,904	8,146	53
\$13,275 00	\$11,275 00	\$11,966 00	\$16,059 00	\$17,548 00	54
859	350	376	3,437	2,623	55
\$1,927 00	\$1,439 00	\$1,842 00	\$1,483 00	\$1,833 00	56
\$1,721,881 28	\$1,355,489 29	\$531,983 30	\$7,136,481 52	\$12,223,714 12	57
\$126,109 20	\$147,999 12	\$52,330 84	\$444,132 23	\$649,762 86	58
29,501 12	21,946 24	20,863 44	85,353 82	\$123,246 13	59
12,947 57	9,206 37	5,492 92	65,755 28	84,435 63	60
2,557 74	391 31	665 46	11,158 33	11,793 33	61
20,046 83	23,017 42	9,787 74	92,872 24	153,595 18	62
74,951 78	80,846 80	24,214 17	295,810 70	487,182 34	63
9 78	12 50	12 20	9 82	8 42	64
					65

		SHELBURNE	SOMERVILLE
		SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK
	Assets		
1	Cash, checks and items	\$65,001 25	\$141,815 91
2	Due from banks	95,266 47	175,922 97
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	—	—
5	State, county and municipal obligations	50,824 77	—
6	Other bonds, notes and debentures	2,152,939 75	3,689,561 26
7	Bank and fire insurance company stocks, etc.	622,875 81	1,438,463 71
8	Federal Funds sold	400,000 00	1,000,000 00
9	Real estate loans (conventional)	5,075,000 95	14,488,563 60
10	G.I. loans (in-state)	255,134 08	1,673,817 10
11	F.H.A. loans (in-state)	35,149 74	34,989 38
12	G.I. loans (out-of-state)	443,313 79	—
13	F.H.A. loans (out-of-state)	1,035,318 82	—
14	Personal loans	74,011 65	67,928 76
15	Other loans	284,879 86	322,878 69
16	Banking premises	50,931 03	74,446 94
17	Furniture and fixtures	12,682 07	73,194 75
18	Other real estate owned, etc.	—	13,299 39
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	22,015 05
21	Mutual Savings Central Fund, Inc.	9,985 73	11,314 95
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	874 00	23,335 83
24	Total	\$10,664,190 77	\$23,251,585 29
	Liabilities		
25	Ordinary deposits	\$6,773,036 78	\$15,561,979 89
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,434,244 52	3,856,032 51
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	589,030 50	—
30	Club deposits	38,323 50	137,468 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	72,376 69	36,049 81
34	Due to mortgagors	28,588 03	366,751 07
35	Mortgagors' payments not applied	49,630 92	1,349,087 94
36	Net interim income	—	61,317 61
37	All other liabilities	2,037 70	17,947 15
38	Guaranty Fund	414,340 00	815,637 09
39	Percentage to total deposits	4.21	4.17
40	Other surplus accounts	262,582 13	1,049,296 22
41	Percentage to total deposits	2.66	5.36
42	Total	\$10,664,190 77	\$23,251,585 29
	General Information		
43	Number of deposit accounts October 31, 1970	5,091	8,450
44	Number of deposit accounts opened during period	482	918
45	Number of deposit accounts closed during period	358	1,641
46	Number of accounts October 31, 1971	5,215	7,727
47	†Last rates of dividends, including extras, paid for year	5 1/4-5 1/2	5 1/4-5 1/2
48	Amount of all dividends paid during period	\$488,670 86	\$956,914 70
49	Number of deposits made during period	13,408	24,439
50	Number of withdrawals made during period	7,648	13,748
51	Amount deposited during period	\$2,868,115 21	\$5,635,976 66
52	Amount withdrawn during period	\$2,702,396 50	\$4,993,851 69
53	Average amount in each account	\$1,878 00	\$2,513 00
54	Number of real estate loans October 31	843	1,105
55	Average real estate loan	\$8,119 00	\$14,658 00
56	Number of other loans October 31	300	268
57	Average other loan	\$1,196 00	\$1,458 00
58	*Gross income received during period	\$640,990 43	\$1,418,659 10
	Classification of Expenses, Cost per \$1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	\$58,033 26	\$116,330 07
60	*Bank building occupancy	16,219 49	33,057 36
61	Advertising	1,332 95	8,104 20
62	Contributions, etc.	1,279 47	875 00
63	State tax	8,613 54	15,840 38
64	Miscellaneous	11,969 17	72,590 08
65	Total of above costs per \$1,000 of deposits	9 95	12 70

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

SOMERVILLE	SOUTH-BRIDGE	SPENCER	SPRINGFIELD		
SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	
\$115,585 25	\$193,986 86	\$50,442 86	\$204,429 85	\$510,900 58	1
552,305 32	151,141 81	67,463 57	149,318 04	(330,832 01)	2
—	104,404 04	—	345,638 44	423,000 00	3
299,156 28	3,877,616 27	1,251,630 42	2,307,095 22	6,584,203 02	4
—	122,218 60	20,006 03	—	—	5
12,546,758 33	4,155,489 35	2,569,154 11	8,751,027 36	22,948,461 68	6
2,308,412 84	1,056,950 27	1,399,998 86	2,729,867 95	3,091,710 66	7
450,000 00	1,850,000 00	—	700,000 00	—	8
13,692,435 16	23,545,227 32	11,217,745 93	20,271,984 49	51,421,827 68	9
1,580,899 30	1,304,274 32	—	3,481,051 62	9,336,236 25	10
1,544,551 92	—	218,260 12	2,514,574 69	7,139,382 41	11
1,359,927 31	1,693,918 28	—	5,552,396 62	11,092,531 76	12
4,846,188 28	970,070 82	—	8,153,437 93	8,938,419 07	13
133,206 70	511,711 36	26,100 40	610,955 83	1,142,796 32	14
290,301 98	572,203 09	500,671 40	1,949,717 77	1,968,319 72	15
380,378 00	130,598 00	40,717 20	346,871 00	684,708 31	16
85,385 51	46,366 79	17,853 30	20,392 64	321,474 61	17
—	42,089 55	3,283 47	1,939 07	43,142 88	18
—	298 00	891 40	273 00	76 00	19
397 35	—	—	—	—	20
44,813 20	31,730 79	14,722 72	47,367 31	105,448 62	21
33,246 06	1 00	1 00	15,874 00	1 00	22
15,028 47	2,705 95	10,292 04	108,888 95	560,580 37	23
\$40,350,977 26	\$40,363,002 47	\$17,409,234 91	\$58,263,101 78	\$125,982,388 93	24
\$27,095,401 72	\$35,190,105 90	\$14,799,068 53	\$30,141,497 38	\$73,280,698 69	25
—	—	—	—	—	26
6,983,880 81	—	336,694 02	19,641,642 72	32,991,727 10	27
—	—	—	—	50,610 44	28
2,024,985 85	1,142,100 00	617,249 14	3,781,696 26	6,014,905 66	29
245,328 50	60,771 50	—	9,556 00	—	30
—	—	—	—	—	31
—	—	—	—	—	32
120,530 74	74,755 09	25,317 60	415,939 64	371,399 17	33
123,814 50	233,315 48	175,898 90	84,300 00	1,357,355 67	34
210,727 93	142,907 87	102,153 41	56,816 81	83,341 80	35
—	—	—	—	—	36
29,525 96	27,248 01	2,404 90	29,443 54	3,627,164 70	37
1,830,000 00	1,675,100 00	852,446 12	2,511,000 00	5,216,025 00	38
5.03	4.60	5.41	4.69	4.64	39
1,686,871 25	1,816,698 62	498,002 29	1,591,209 43	2,989,160 70	40
4.64	4.99	3.16	2.97	2.66	41
\$40,350,977 26	\$40,363,002 47	\$17,409,234 91	\$58,263,101 78	\$125,982,388 93	42
10,156	10,406	6,807	10,761	34,284	43
11,127	1,238	12,90	1,426	8,349	44
7,001	1,030	778	1,260	5,136	45
14,282	10,614	7,319	10,927	37,497	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
\$1,833,633 97	\$1,813,985 68	\$764,456, 78	\$2,722,876 18	\$5,930,650 07	48
32,621	38,991	18,743	22,816	127,504	49
17,604	21,895	10,825	11,005	57,151	50
\$10,929,572 10	\$12,125,505 87	\$5,148,407 83	\$18,303,566 41	\$40,644,327 52	51
\$9,066,595 87	\$10,488,799 08	\$4,594,903 40	\$14,245,142 03	\$34,589,479 48	52
\$2,528 00	\$3,423 00	\$2,151 00	\$4,902 00	\$2,999 00	53
1,274	2,249	1,362	3,309	7,232	54
\$18,072 00	\$12,234 00	\$8,396 00	\$12,080 00	\$12,158 00	55
285	882	146	1,331	1,780	56
\$1,486 00	\$1,589 00	\$3,608 00	\$1,924 00	\$1,748 00	57
\$2,479,330 58	\$2,393,053 93	\$1,079,110 76	\$3,432,407 43	\$7,301,970 23	58
\$158,171 18	\$131,128 63	\$60,848 07	\$179,369 54	\$485,598 63	59
65,194 18	26,932 50	18,360 75	43,819 26	113,338 97	60
16,225 17	12,040 70	13,945 45	20,786 86	66,372 51	61
6,419 34	2,900 00	100 00	8,360 00	21,983 00	62
59,168 12	35,484 72	12,797 92	24,970 90	51,260 17	63
103,041 06	76,215 02	29,396 55	102,302 10	345,026 46	64
11 31	7 84	8 60	7 09	9 64	65

		SPRINGFIELD	STONEHAM
		SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$918,349 99	\$236,474 05
2	Due from banks	1,961,989 31	1,076,116 29
3	Chapter 168, s. 51A	6,505,323 76	50,000 00
4	U. S. Government obligations, direct and fully guaranteed	2,499,131 15	1,315,525 27
5	State, county and municipal obligations	450,000 00	—
6	Other bonds, notes and debentures	53,435,769 82	4,389,189 67
7	Bank and fire insurance company stocks, etc.	28,757,481 63	2,109,807 39
8	Federal Funds sold	3,500,000 00	—
9	Real estate loans (conventional)	88,221,185 16	22,780,689 66
10	G.I. loans (in-state)	32,716,637 27	1,819,960 03
11	F.H.A. loans (in-state)	49,032,175 25	1,825,331 95
12	G.I. loans (out-of-state)	41,651,548 71	—
13	F.H.A. loans (out-of-state)	56,075,566 83	—
14	Personal loans	4,926,366 05	167,065 73
15	Other loans	8,894,477 40	1,158,882 59
16	Banking premises	2,317,440 08	186,039 34
17	Furniture and fixtures	796,596 23	58,458 58
18	Other real estate owned, etc.	183,517 81	—
19	Taxes and insurance paid on mortgaged properties	—	1,625 49
20	Mortgage acquisition costs	11,880 25	—
21	Mutual Savings Central Fund, Inc.	262,518 08	15,629 62
22	Deposit Insurance Fund	110,787 99	1 00
23	All other assets	137,256 64	8,047 14
24	Total	\$383,365,999 41	\$37,225,843 80
Liabilities			
25	Ordinary deposits	\$197,773,012 92	\$20,066,216 65
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	115,775,801 37	11,083,764 32
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	19,732,832 89	2,105,259 19
30	Club deposits	363,701 00	55,155 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	3,539,291 59	66,368 80
34	Due to mortgagors	4,999,009 17	920,846 58
35	Mortgagors' payments not applied	7,830,377 57	169,076 09
36	Net interim income	1,820,188 84	7,017 35
37	All other liabilities	1,225,832 72	57,986 91
38	Guaranty Fund	14,322,002 00	1,327,200 00
39	Percentage to total deposits	4.29	3.98
40	Other surplus accounts	15,983,949 34	1,366,952 91
41	Percentage to total deposits	4.79	4.10
42	Total	\$383,365,999 41	\$37,225,843 80
General Information			
43	Number of deposit accounts October 31, 1970	128,101	11,263
44	Number of deposit accounts opened during period	26,814	1,560
45	Number of deposit accounts closed during period	17,967	1,285
46	Number of accounts October 31, 1971	136,948	11,538
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$16,907,452 69	\$1,671,696 51
49	Number of deposits made during period	603,954	37,806
50	Number of withdrawals made during period	300,938	22,081
51	Amount deposited during period	\$130,277,159 99	\$15,052,961 46
52	Amount withdrawn during period	\$113,027,846 80	\$12,392,569 80
53	Average amount in each account	\$2,430 00	\$2,882 00
54	Number of real estate loans October 31	20,008	1,851
55	Average real estate loan	\$13,380 00	\$14,291 00
56	Number of other loans October 31	8,579	809
57	Average other loan	\$1,611 00	\$1,639 00
58	*Gross income received during period	\$22,360,097 15	\$2,183,480 71
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$1,201,342 56	\$151,957 48
60	*Bank building occupancy	384,578 66	35,497 12
61	Advertising	198,163 90	6,485 94
62	Contributions, etc.	86,143 92	1,033 00
63	State tax	364,164 73	23,433 50
64	Miscellaneous	769,341 70	79,811 06
65	Total of above costs per \$1,000 of deposits	901	8 97

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

TAUNTON		UXBRIDGE	WAKEFIELD	WALTHAM	
BRISTOL COUNTY SAVINGS BANK	TANUTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	
\$295,456 19	\$199,408 37	\$87,922 78	\$139,638 96	\$462,760 38	1
359,954 06	477,563 78	162,126 13	2,283,780 88	1,547,402 92	2
265,348 28	—	52,764 40	437,528 78	—	3
6,211,519 20	3,377,025 01	100,000 00	5,335,448 85	4,282,156 12	4
—	—	—	134,355 50	24,999 86	5
7,941,547 07	3,968,878 31	6,996,094 88	8,248,104 62	20,967,803 26	6
2,636,183 99	1,109,709 60	1,564,029 75	4,778,118 69	2,725,279 58	7
1,575,000 00	800,000 00	200,000 00	—	—	8
23,319,155 99	21,967,226 28	10,431,178 58	26,425,890 81	46,658,271 45	9
4,898,225 62	1,147,263 08	306,231 39	2,846,788 25	2,645,783 15	10
3,648,143 29	451,962 99	—	2,183,483 07	2,191,430 38	11
930,030 63	—	84,011 01	2,115,538 04	3,049,046 83	12
616,129 52	363,042 31	1,534,186 09	2,135,024 18	5,361,279 25	13
587,009 47	551,074 21	98,020 08	—	897,130 70	14
772,345 20	867,573 74	363,727 19	605,650 67	1,186,540 44	15
504,412 96	99,734 94	59,677 90	363,097 32	236,940 33	16
79,946 61	84,042 55	22,885 41	75,167 36	102,943 17	17
—	10,848 83	—	—	18,094 91	18
455 40	914 97	—	8,154 25	—	19
—	—	3,739 92	30,508 29	38,287 00	20
40,219 03	37,495 01	21,229 35	31,277 22	54,769 81	21
1 00	21,096 48	1 00	12,356 41	1 00	22
301,592 68	205,707 12	6,800 59	9,389 68	446,200 21	23
\$54,145,676 19	\$35,740,567 58	\$22,094,626 45	\$58,199,301 83	\$92,897,120 12	24
\$34,586,016 91	\$22,938,759 91	\$13,468,949 47	\$34,713,931 01	\$61,819,936 90	25
—	—	28,974 02	—	—	26
10,809,162 33	8,212,626 44	5,452,116 50	15,792,136 12	20,115,683 79	27
—	—	—	—	—	28
2,505,608 12	626,229 78	581,074 80	—	2,220,800 00	29
326,501 48	193,124 25	41,296 00	77,780 00	82,779 00	30
—	—	—	—	—	31
212,882 16	—	—	—	28,761 73	32
94,435 15	177,105 41	90,084 43	128,037 17	346,461 12	33
832,173 26	605,399 20	161,840 11	414,391 00	582,673 91	34
1,267,646 74	584,819 05	132,491 87	470,604 96	654,098 63	35
—	226,878 79	136,623 75	—	434,306 82	36
210,438 21	234,411 95	20,220 05	1,913,408 30	101,828 53	37
1,948,400 00	1,461,975 41	1,060,300 00	2,180,000 00	3,491,600 00	38
4.04	4.57	5.42	4.31	4.14	39
1,352,411 83	479,237 39	920,655 45	2,509,013 27	3,018,089 69	40
2.80	1.50	4.70	4.96	3.58	41
\$54,145,676 19	\$35,740,567 58	\$22,094,626 45	\$58,199,301 83	\$92,897,120 12	42
16,533	13,788	7,499	15,939	26,677	43
2,377	1,813	814	2,335	3,969	44
1,731	1,761	680	1,780	3,073	45
17,179	13,840	7,633	16,494	27,573	46
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	47
\$2,399,658 25	\$1,552,803 99	994,766 47	2,545,528 13	3,884,200 32	48
60,108	42,927	23,358	65,371	97,058	49
27,683	25,827	10,968	36,409	50,572	50
\$18,089,052 08	\$9,586,570 61	\$4,314,151 28	\$21,255,561 11	\$36,321,980 39	51
\$13,925,782 39	\$7,892,372 32	\$4,198,599 57	\$17,774,570 27	\$29,451,469 10	52
\$2,788 00	\$2,286 00	\$2,559 00	\$3,062 00	\$3,039 00	53
2,911	2,070	1,485	2,361	3,812	54
\$11,190 00	\$11,560 00	\$8,320 00	\$15,124 00	\$15,715 00	55
1,042	806	354	324	1,127	56
\$1,305 00	\$1,760 00	\$1,304 00	\$1,869 00	\$1,849 00	57
\$3,167,161 13	\$2,255,318 03	\$1,336,993 88	\$3,359,871 00	\$5,595,694 52	58
\$224,200 38	\$140,297 17	\$94,654 98	\$185,707 99	\$333,072 21	59
66,171 36	17,558 82	15,900 99	60,076 75	63,717 78	60
29,362 92	20,851 04	5,908 29	8,880 28	19,079 40	61
6,490 42	1,860 00	1,827 66	6,728 09	15,449 91	62
41,682 30	24,861 79	20,928 25	61,541 57	80,346 45	63
124,369 60	161,002 07	48,856 85	99,067 98	175,697 76	64
10 28	11 53	9 63	8 36	8 17	65

		WARE	WAREHAM
		WARE SAVINGS BANK	WAREHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$52,271 37	\$190,370 01
2	Due from banks	330,223 96	504,191 96
3	Chapter 168, s. 51A	545,164 57	111,275 97
4	U. S. Government obligations, direct and fully guaranteed	1,845,223 56	1,599,887 50
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,353,167 64	18,850,234 90
7	Bank and fire insurance company stocks, etc.	5,399,151 08	2,898,755 82
8	Federal Funds sold	600,000 00	2,350,000 00
9	Real estate loans (conventional)	54,294,920 29	43,413,970 20
10	G.I. loans (in-state)	1,315,690 08	2,358,119 43
11	F.H.A. loans (in-state)	1,629,601 01	—
12	G.I. loans (out-of-state)	1,032,277 82	1,625,140 41
13	F.H.A. loans (out-of-state)	2,143,943 46	1,485,045 94
14	Personal loans	160,042 06	701,383 23
15	Other loans	935,763 44	1,849,843 31
16	Banking premises	181,576 80	528,474 83
17	Furniture and fixtures	98,694 97	229,750 79
18	Other real estate owned, etc.	26,608 45	—
19	Taxes and insurance paid on mortgaged properties	—	7,979 61
20	Mortgage acquisition costs	250,676 62	—
21	Mutual Savings Central Fund, Inc.	58,299 43	28,551 92
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	202,272 77	391,003 67
24	Total	\$84,455,570 38	\$79,123,980 50
Liabilities			
25	Ordinary deposits	\$27,972,967 38	\$45,445,351 76
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	34,991,277 85	19,279,072 04
28	Systematic Savings Account deposits	—	51,664 74
29	Term Deposit Accounts	8,134,898 30	6,272,771 87
30	Club deposits	48,429 00	169,242 90
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	4,923 87
33	Unearned discount	109,893 75	182,985 87
34	Due to mortgagors	871,690 45	1,085,792 37
35	Mortgagors' payments not applied	4,079,018 38	552,990 28
36	Net interim income	440,570 41	364,386 97
37	All other liabilities	5,869 24	126,029 16
38	Guaranty Fund	3,300,700 00	2,573,300 00
39	Percentage to total deposits	4.64	3.61
40	Other surplus accounts	4,500,255 62	3,015,468 67
41	Percentage to total deposits	6.33	4.23
42	Total	\$84,455,570 38	\$79,123,980 50
General Information			
43	Number of deposit accounts October 31, 1970	15,197	19,669
44	Number of deposit accounts opened during period	2,088	2,811
45	Number of deposit accounts closed during period	1,736	3,165
46	Number of accounts October 31, 1971	15,549	19,315
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$3,692,384 51	\$3,527,201 88
49	Number of deposits made during period	35,346	57,053
50	Number of withdrawals made during period	14,667	35,217
51	Amount deposited during period	\$16,267,513 23	\$33,653,320 81
52	Amount withdrawn during period	\$14,757,933 38	\$26,296,864 00
53	Average amount in each account	\$4,573 00	\$3,678 00
54	Number of real estate loans October 31	4,099	3,734
55	Average real estate loan	\$14,739 00	\$13,091 00
56	Number of other loans October 31	511	868
57	Average other loan	\$2,144 00	\$2,939 00
58	*Gross income received during period	\$5,225,970 16	\$4,872,758 58
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc	\$250,603 52	\$318,667 92
60	*Bank building occupancy	43,693 98	81,628 81
61	Advertising	41,148 79	61,064 53
62	Contributions, etc.	5,840 00	5,621 65
63	State tax	56,208 24	60,438 59
64	Miscellaneous	143,456 33	212,156 88
65	Total of above costs per \$1,000 of deposits	7 61	10 41

*Includes 3% of amount invested in banking premises.

†Ordinary—Special Notice deposits.

WARREN	WATERTOWN	WEBSTER	WAKEFIELD	
WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	
\$53,445 44 90,376 28 — 250,458 35 — 1,107,724 64 325,963 33 230,000 00 5,578,064 73 147,328 71 123,782 93 — 264,216 47 326,296 31 142,023 66 27,436 33 — 1,275 11 1,098 88 7,332 94 1 00 9,437 49	\$153,213 13 374,810 64 — 12,607,715 87 — 71,298 75 3,649,388 76 700,000 00 38,679,568 19 2,523,617 63 2,689,390 52 1,972,027 08 2,415,346 31 1,272,985 31 1,084,782 67 303,621 45 75,211 20 — — 64,948 30 26,315 50 1 00 33,327 80	\$238,487 78 1,453,173 43 — 710,009 44 — 10,090,727 21 2,305,151 18 — 19,013,203 24 3,362,663 88 2,726,705 17 1,257,948 49 913,792 24 807,124 06 1,006,160 31 286,567 73 21,342 16 — — — 30,666 30 1 00 3,721 86	\$39,135 02 351,933 33 — 490,097 12 — 1,048,461 55 191,650 17 800,000 00 6,615,899 37 — — 44,348 07 389,590 76 207,778 13 544,832 19 30,138 70 25,357 59 — 185 27 — 6,505 92 4,278 88 5,000 93	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23
\$8,686,262 60	\$68,697,570 11	\$44,227,455 48	\$10,795,193 00	24
\$4,491,198 13 — 2,611,766 37 — 329,006 53 74,399 00 — — 77,243 80 72,143 63 300,184 36 30,656 11 18,156 43 358,250 00 4.77 323,258 24 4.31	\$39,969,139 54 3,332,654 00 10,485,519 21 — 8,146,501 39 21,379 00 — 2,882 49 303,543 25 1,275,016 28 864,823 89 230,522 46 62,686 99 1,972,500 00 3.18 1,030,401 61 3.28	\$38,396,764 26 — — — 792,657 98 230,160 00 — — 183,086 37 165,129 82 306,407 04 — 35,821 20 1,716,747 12 4.36 2,400,681 69 6.09	\$8,728,957 73 — 1,129,213 90 — — 21,693 50 — — 34,283 65 152,799 58 39,357 52 11,120 16 (33,890 01) 321,600 00 3.25 390,056 97 3.95	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41
\$8,686,262 60	\$68,697,570 11	\$44,227,455 48	\$10,795,193 00	42
3,361 664 398 3,627 5¼-5½ \$362,099 58 15,322 5,883 \$2,539,882 92 \$2,103,370 95 \$2,049 00 603 \$9,700 00 373 \$1,583 00 \$532,266 13	19,838 4,812 2,479 22,171 5¼-5½ \$2,900,945 22 87,914 42,698 \$29,967,010 84 \$21,973,767 74 \$2,793 00 2,785 \$17,336 00 1,330 \$1,773 00 \$3,916,462 66	13,551 1,587 1,173 13,965 5¼ \$1,969,845 43 46,755 21,706 \$10,486,136 48 \$9,135,091 69 \$2,806 00 2,479 \$11,002 00 1,152 \$1,574 00 \$2,684,794 31	2,836 649 403 3,082 5¼-5½ \$459,522 28 10,553 8,296 \$5,539,435 59 \$4,457,696 94 \$3,199 00 782 \$9,015 00 320 \$2,352 00 \$641,648 16	43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58
\$64,732 70 18,191 02 13,498 83 472 00 1,269 16 40,905 59 18 71	\$294,528 65 67,948 56 43,355 38 4,850 00 43,409 34 154,854 44 9 83	\$159,242 85 42,418 79 12,723 28 7,403 11 40,159 09 89,850 00 8 96	\$53,034 03 3,376 00 5,968 00 1,647 64 7,748 73 39,325 03 11 30	59 60 61 62 63 64 65

		WEST-BOROUGH	WESTFIELD
		WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK
Assets			
1	Cash, checks and items	\$51,535 54	\$318,423 14
2	Due from banks	177,020 78	841,781 60
3	Chapter 168, s. 51A	—	170,000 00
4	U. S. Government obligations, direct and fully guaranteed	1,159,611 21	5,195,651 83
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	5,441,670 96	4,154,959 22
7	Bank and fire insurance company stocks, etc.	723,378 20	3,626,737 36
8	Federal Funds sold	600,000 00	100,000 00
9	Real estate loans (conventional)	15,017,879 22	48,988,594 77
10	G.I. loans (in-state)	1,221,299 31	1,968,373 24
11	F.H.A. loans (in-state)	1,469,960 20	1,160,313 57
12	G.I. loans (out-of-state)	—	1,117,326 78
13	F.H.A. loans (out-of-state)	—	197,369 32
14	Personal loans	145,051 11	856,715 73
15	Other loans	381,257 41	2,004,836 50
16	Banking premises	42,193 76	890,831 63
17	Furniture and fixtures	43,723 74	192,334 49
18	Other real estate owned, etc.	—	31,123 63
19	Taxes and insurance paid on mortgaged properties	—	2,010 50
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	14,821 26	48,992 85
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	129,342 17	183,085 01
24	Total	\$26,618,745 87	\$72,049,462 17
Liabilities			
25	Ordinary deposits	\$17,484,287 91	\$41,925,916 21
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	6,165,600 14	18,666,169 13
28	Systematic Savings Account deposits	940 26	—
29	Term Deposit Accounts	384,658 79	4,505,742 33
30	Club deposits	5,300 00	19,209 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	14,220 56	140,905 98
34	Due to mortgagors	236,894 82	1,076,458 34
35	Mortgagors' payments not applied	257,868 33	203,549 21
36	Net interim income	—	174,249 95
37	All other liabilities	81,032 13	34,385 12
38	Guaranty Fund	878,400 00	2,354,850 00
39	Percentage to total deposits	3.65	3.62
40	Other surplus accounts	1,109,542 93	2,948,026 40
41	Percentage to total deposits	4.62	4.53
42	Total	\$26,618,745 87	\$72,049,462 17
General Information			
43	Number of deposit accounts October 31, 1970	11,792	23,404
44	Number of deposit accounts opened during period	1,876	2,991
45	Number of deposit accounts closed during period	1,744	2,630
46	Number of accounts October 31, 1971	11,924	23,765
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,195,553 36	\$3,242,801 15
49	Number of deposits made during period	59,632	77,823
50	Number of withdrawals made during period	27,445	37,114
51	Amount deposited during period	\$11,738,227 66	\$23,646,976 70
52	Amount withdrawn during period	\$9,744,978 47	\$18,656,099 64
53	Average amount in each account	\$2,016 00	\$2,721 00
54	Number of real estate loans October 31	1,480	3,700
55	Average real estate loan	\$11,966 00	\$14,441 00
56	Number of other loans October 31	378	17 50
57	Average other loan	\$1,392 00	\$1,635 00
58	*Gross income received during period	\$1,651,096 10	\$4,326,083 03
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$97,497 24	\$361,046 60
60	*Bank building occupancy	28,630 83	122,980 30
61	Advertising	11,549 12	36,603 56
62	Contributions, etc.	580 00	6,750 00
63	State tax	18,702 61	10,758 53
64	Miscellaneous	86,943 08	195,284 78
65	Total of above costs per \$1,000 of deposits	10 15	11 27

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WESTFIELD		WEYMOUTH		
WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	
\$248,151 66	\$53,295 33	\$212,625 23	\$129,384 96	1
53,505 66	16,881 14	1,173,471 70	486,637 38	2
324,263 79	38,949 52	218,042 00	—	3
769,364 28	1,742,726 84	3,127,350 00	598,968 75	4
—	—	—	—	5
5,499,777 11	2,760,266 04	5,922,536 03	7,982,059 61	6
2,847,622 72	523,658 31	3,371,367 34	2,191,190 96	7
—	950,000 00	—	1,150,000 00	8
30,799,920 15	10,626,815 56	26,064,974 36	20,416,681 09	9
2,943,742 68	1,953,888 53	2,337,885 18	2,534,335 86	10
2,072,086 59	693,792 67	2,080,522 46	2,614,590 69	11
1,263,526 84	—	469,329 82	122,280 58	12
2,007,302 52	—	330,435 51	381,760 56	13
711,583 42	93,651 27	479,427 13	245,083 47	14
1,343,121 29	107,224 71	592,476 72	436,100 46	15
661,881 05	125,945 11	171,267 80	293,589 30	16
216,667 94	47,047 40	138,305 82	140,546 81	17
97,125 00	—	—	—	18
662 64	—	36 27	—	19
—	311 95	—	—	20
32,598 96	11,069 74	28,865 86	29,223 17	21
1 00	1 00	1 00	1 00	22
261,744 15	60,954 13	91,131 92	193,836 30	23
\$52,154,649 45	\$19,806,479 25	\$46,810,052 15	\$39,946,270 95	24
\$29,552,774 61	\$10,241,227 29	\$24,366,811 02	\$21,280,643 15	25
14,026,589 89	5,600,090 57	14,910,786 35	13,202,939 24	26
—	—	—	—	27
2,855,017 31	1,494,664 15	1,764,000 00	1,766,000 00	28
8,630 50	80,736 00	85,705 00	1,240 00	29
—	—	—	—	30
—	15,701 76	—	—	31
121,864 97	12,154 82	99,917 32	46,138 70	32
1,005,694 43	7,510 00	1,017,387 32	345,075 61	33
345,867 52	924,740 11	446,018 75	267,961 46	34
—	32,829 43	122,840 20	241,581 40	35
37,063 88	22,245 69	34,801 62	53,689 35	36
1,778,050 00	659,731 70	1,809,200 00	1,494,634 87	37
3.83	3.78	4.40	4.12	38
2,423,096 34	714,847 73	2,152,584 57	1,246,367 17	39
5.22	4.10	5.23	3.44	40
\$52,154,649 45	\$19,806,479 25	\$46,810,052 15	\$39,946,270 95	41
17,457	5,821	14,333	9,950	42
2,501	1,529	2,978	3,284	43
2,198	834	1,839	18,96	44
17,760	6,516	15,472	11,338	45
5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	5 1/4-5 1/2	46
\$2,357,870 49	\$844,092 09	\$2,036,740 82	\$1,808,468 69	47
90,359	25,334	58,959	53,366	48
43,117	14,321	30,536	33,824	49
\$17,398,024 31	\$7,871,567 52	\$17,085,776 01	\$13,799,151 49	50
\$15,407,519 77	\$6,313,353 43	\$14,316,054 13	\$11,218,133 54	51
\$2,594 00	\$2,661 00	\$2,653 00	\$3,197 00	52
3,033	1,150	2,279	1,894	53
\$12,887 00	\$11,543 00	\$11,463 00	\$13,764 00	54
1,453	130	642	514	55
\$1,414 00	\$1,545 00	\$1,670 00	\$1,325 00	56
\$3,244,781 08	\$1,192,835 89	\$2,819,351 52	\$2,471,055 67	57
—	—	—	—	58
\$277,404 22	\$89,264 72	\$212,726 34	\$186,221 47	59
76,789 07	24,733 62	38,792 29	54,747 74	60
42,946 67	11,324 86	33,997 62	25,373 71	61
4,400 00	50 00	750 00	610 00	62
38,195 91	13,942 52	33,641 75	29,926 52	63
151,211 72	62,017 95	149,312 86	115,456 03	64
12 72	11 61	11 43	11 37	65

		WHITMAN	WILLIAMS- BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
Assets			
1	Cash, checks and items	\$109,949 44	\$60,513 34
2	Due from banks	242,059 52	43,593 37
3	Chapter 168, s. 51A	500 00	—
4	U. S. Government obligations, direct and fully guaranteed .	1,136,266 33	282,746 09
5	State, county and municipal obligations	—	20,688 20
6	Other bonds, notes and debentures	7,362,749 47	559,168 91
7	Bank and fire insurance company stocks, etc.	737,044 01	57,921 50
8	Federal Funds sold	200,000 00	50,000 00
9	Real estate loans (conventional)	13,029,418 12	4,049,123 80
10	G.I. loans (in-state)	2,409,026 23	—
11	F.H.A. loans (in-state)	1,754,759 49	88,750 83
12	G.I. loans (out-of-state)	497,641 34	—
13	F.H.A. loans (out-of-state)	1,184,724 20	—
14	Personal loans	—	243,522 55
15	Other loans	338,937 00	285,851 23
16	Banking premises	376,127 87	71,637 79
17	Furniture and fixtures	60,495 16	25,555 97
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	187 00	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	225,949 01	19,786 03
24	Total	\$29,682,830 17	\$5,865,315 57
Liabilities			
25	Ordinary deposits	\$22,545,595 43	\$3,994,248 21
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	515,052 60	952,741 34
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,094,349 96	295,205 98
30	Club deposits	133,014 50	22,739 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	75,221 83	29,431 78
34	Due to mortgagors	515,538 53	82,677 97
35	Mortgagors' payments not applied	23,333 81	11,458 15
36	Net interim income	91,559 23	—
37	All other liabilities	38,286 82	2,225 27
38	Guaranty Fund	1,270,900 00	304,300 00
39	Percentage to total deposits	4.83	5.78
40	Other surplus accounts	1,379,977 46	170,287 37
41	Percentage to total deposits	5.25	3.23
42	Total	\$29,682,830 17	\$5,865,315 57
General Information			
43	Number of deposit accounts October 31, 1970	9,799	3,403
44	Number of deposit accounts opened during period	1,416	468
45	Number of deposit accounts closed during period	1,267	357
46	Number of accounts October 31, 1971	9,948	3,514
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,328,688 94	\$253,229 14
49	Number of deposits made during period	35,112	9,315
50	Number of withdrawals made during period	20,658	6,277
51	Amount deposited during period	\$9,500,274 86	\$2,280,803 28
52	Amount withdrawn during period	\$8,710,294 30	\$1,964,764 03
53	Average amount in each account	\$2,629 00	\$1,485 00
54	Number of real estate loans October 31	1,765	619
55	Average real estate loan	\$10,694 00	\$6,685 00
56	Number of other loans October 31	143	482
57	Average other loan	\$2,370 00	\$1,098 00
58	*Gross income received during period	\$1,835,123 31	\$338,227 03
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$137,285 03	\$34,301 02
60	*Bank building occupancy	37,374 36	8,708 09
61	Advertising	10,536 78	4,424 33
62	Contributions, etc.	1,278 75	95 00
63	State tax	32,575 44	1,168 89
64	Miscellaneous	89,561 96	25,927 56
65	Total of above costs per \$1,000 of deposits	11 80	14 23

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	
\$150,380 12	\$33,382 94	\$194,843 29	\$117,088 59	1
10,986 00	36,333 36	409,158 19	1,374,413 31	2
—	50,916 51	—	—	3
495,382 41	857,161 79	3,729,237 65	497,375 00	4
—	100,000 00	—	—	5
4,048,366 58	3,918,951 06	9,896,128 35	4,425,674 74	6
809,963 05	1,318,298 42	1,734,564 54	247,447 96	7
1,000,000 00	600,000 00	—	—	8
16,464,249 17	12,656,492 66	29,128,514 45	18,218,045 65	9
—	72,457 92	1,891,121 28	1,135,258 02	10
—	63,009 52	974,049 71	1,250,728 05	11
525,708 42	84,427 93	967,058 97	893,604 73	12
767,017 20	134,546 27	628,611 25	363,686 56	13
646,529 04	98,434 08	201,883 12	—	14
1,025,349 61	441,387 92	688,919 31	259,095 38	15
200,743 10	74,535 41	126,460 00	199,723 88	16
53,433 63	33,059 91	46,300 12	77,542 59	17
18,762 58	17,235 34	17,457 06	—	18
1,734 00	22,920 90	—	—	19
420 00	23,824 95	14,675 06	—	20
20,161 42	13,351 53	21,852 04	6,682 95	21
1 00	1 00	1 00	8,310 30	22
62,806 63	89,855 25	8,395 48	11,534 84	23
\$26,301,993 96	\$20,740,684 67	\$50,679,230 87	\$29,096,212 55	24
\$12,130,556 62	\$12,557,144 29	\$33,270,270 04	\$24,419,307 51	25
900,305 52	—	—	—	26
8,771,683 72	3,281,446 00	8,666,037 81	—	27
—	—	—	—	28
1,570,696 17	1,889,978 25	3,691,741 82	1,732,200 00	29
21,090 00	138,558 50	92,636 00	135,880 00	30
—	—	—	—	31
111,256 17	—	—	—	32
107,514 54	6,410 47	108,343 22	56,959 87	33
395,536 69	342,400 11	710,190 82	476,706 70	34
77,668 95	265,483 67	417,110 74	789,218 79	35
(500 35)	—	—	—	36
13,838 21	16,321 67	44,162 93	4,245 10	37
1,198,799 92	1,000,000 00	1,815,011 00	553,575 43	38
5.12	5.60	3.97	2.11	39
1,003,547 80	1,242,941 71	1,863,726 49	928,119 15	40
4.29	6.96	4.07	3.53	41
\$26,301,993 96	\$20,740,684 67	\$50,679,230 87	\$29,096,212 55	42
6,595	7,502	13,505	9,313	43
975	745	2,764	1,395	44
835	1,501	2,140	840	45
6,735	6,746	14,129	9,868	46
5¼-5½	5¼-5½	5¼-5½	5¼	47
\$1,189,451 85	\$901,590 33	\$2,253,686 20	\$1,256,817 23	48
18,166	15,498	53,419	30,089	49
10,172	9,867	29,752	16,726	50
\$7,861,536 82	\$4,876,605 18	\$24,256,916 97	\$11,745,407 08	51
\$7,081,924 91	\$4,601,279 42	\$19,624,328 50	\$9,288,520 06	52
\$3,470 00	\$2,620 00	\$3,216 00	\$2,650 00	53
1,335	1,162	1,927	1,116	54
\$13,301 00	\$11,997 00	\$17,430 00	\$19,589 00	55
935	349	471	117	56
\$1,788 00	\$1,546 00	\$1,891 00	\$2,300 00	57
\$1,542,315 95	\$1,329,152 80	\$3,018,527 41	\$1,847,065 88	58
\$109,535 44	\$93,882 95	\$190,853 72	\$97,364 21	59
42,223 52	18,094 36	28,014 21	17,658 86	60
9,654 72	4,884 66	9,555 93	7,161 60	61
2,515 00	635 00	3,774 33	1,200 00	62
1,534 20	15,886 56	44,290 21	14,912 50	63
63,354 79	49,062 36	87,016 57	87,623 78	64
9 79	10 29	7 96	8 64	65

		WOBURN	WORCESTER
		WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK
Assets			
1	Cash, checks and items	\$135,665 21	\$67,472 21
2	Due from banks	295,144 17	43,050 61
3	Chapter 168, s. 51A	174,011 58	—
4	U. S. Government obligations, direct and fully guaranteed	2,505,453 19	5,289,751 29
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	6,430,867 21	14,988,127 01
7	Bank and fire insurance company stocks, etc.	2,224,754 25	1,064,947 61
8	Federal Funds sold	1,200,000 00	—
9	Real estate loans (conventional)	27,306,836 19	14,041,674 35
10	G.I. loans (in-state)	2,355,365 14	4,615,054 39
11	F.H.A. loans (in-state)	658,260 96	2,812,622 19
12	G.I. loans (out-of-state)	1,414,742 48	5,175,743 08
13	F.H.A. loans (out-of-state)	659,135 59	3,867,403 32
14	Personal loans	695,008 04	636,431 02
15	Other loans	588,533 04	788,505 00
16	Banking premises	240,348 71	—
17	Furniture and fixtures	121,362 40	47,416 33
18	Other real estate owned, etc.	—	53,306 36
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	35,518 40
21	Mutual Savings Central Fund, Inc.	37,789 68	24,263 34
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	13,652 17	21,227 43
24	Total	\$47,056,931 01	\$53,572,514 94
Liabilities			
25	Ordinary deposits	\$37,517,672 41	\$32,911,247 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	580,336 22	11,146,520 41
28	Systematic Savings Account deposits	—	428,196 37
29	Term Deposit Accounts	2,639,792 10	4,096,573 34
30	Club deposits	59,232 00	10,136 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	17,234 87
33	Unearned discount	87,657 13	487,850 00
34	Due to mortgagors	1,109,513 91	36,762 94
35	Mortgagors' payments not applied	1,372,576 21	1,272,425 62
36	Net interim income	179,881 95	—
37	All other liabilities	112,198 08	37,942 15
38	Guaranty Fund	1,913,900 00	1,872,970 81
39	Percentage to total deposits	4.69	3.85
40	Other surplus accounts	1,484,171 00	1,254,675 35
41	Percentage to total deposits	3.64	2.58
42	Total	\$47,056,931 01	\$53,572,514 94
General Information			
43	Number of deposit accounts October 31, 1970	14,901	14,324
44	Number of deposit accounts opened during period	2,460	2,053
45	Number of deposit accounts closed during period	1,700	1,907
46	Number of accounts October 31, 1971	15,661	14,470
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	\$1,994,517 17	\$2,489,317 29
49	Number of deposits made during period	57,019	35,447
50	Number of withdrawals made during period	28,375	16,426
51	Amount deposited during period	\$16,853,091 34	\$13,683,866 93
52	Amount withdrawn during period	\$13,512,615 89	\$10,997,585 31
53	Average amount in each account	\$2,601 00	\$3,357 00
54	Number of real estate loans October 31	2,403	2,910
55	Average real estate loan	\$13,481 00	\$10,485 00
56	Number of other loans October 31	841	1,423
57	Average other loan	\$1,526 00	\$1,001 00
58	*Gross income received during period	\$2,847,086 22	\$3,118,248 54
Classification of Expenses, Cost per \$1,000 of Deposits			
59	Salaries, fees, bonuses, etc.	\$217,826 84	\$193,003 53
60	*Bank building occupancy	60,148 36	20,154 12
61	Advertising	21,910 00	33,809 78
62	Contributions, etc.	3,850 00	4,408 34
63	State tax	35,576 26	55,538 21
64	Miscellaneous	149,050 43	112,974 00
65	Total of above costs per \$1,000 of deposits	11 99	8 64

*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WORCESTER			YARMOUTH	
CONSUMERS SAVINGS BANK	PEOPLE'S MECHANICS SAVINGS BANK	WORCESTER COUNTY INSTITUTION FOR SAVINGS	BASS RIVER SAVINGS BANK	
\$840,347 65	\$1,148,107 30	\$1,087,361 50	\$247,526 17	1
325,236 72	120,762 93	274,787 05	6,443,886 25	2
128,104 29	898,761 31	—	532,400 00	3
13,517,210 36	6,414,285 84	15,220,663 06	12,421,146 17	4
—	—	—	—	5
38,498,902 34	62,396,991 82	46,985,800 01	35,099,232 04	6
4,318,962 83	12,148,129 33	3,319,565 34	2,530,792 67	7
3,300,000 00	7,850,000 00	1,300,000 00	—	8
53,814,115 57	91,105,109 69	33,228,559 55	77,242,706 83	9
20,270,791 44	15,533,794 85	72,370,623 39	505,007 91	10
21,167,605 02	16,466,758 38	58,358,658 24	115,182 22	11
18,921,985 74	26,075,277 80	15,074,555 97	1,888,896 25	12
25,658,620 07	22,402,206 09	35,377,707 84	2,179,919 77	13
4,201,897 23	5,173,691 18	6,577,106 16	433,976 62	14
2,132,764 10	1,722,098 20	3,297,474 86	2,420,662 28	15
494,222 08	1,188,050 32	2,034,819 18	315,723 23	16
333,166 05	256,885 02	363,966 80	249,611 08	17
75,111 32	27,735 91	166,481 45	1,822,153 79	18
1,399 12	—	—	182 00	19
—	—	148,949 27	—	20
121,549 74	256,933 88	251,188 67	27,330 14	21
—	2 00	—	37,203 02	22
2,376,243 60	70,465 29	553,208 73	232,199 91	23
\$210,498,235 27	\$271,256,047 14	\$295,991,477 07	\$144,745,738 35	24
\$119,164,744 84	\$175,394,655 29	\$182,722,343 14	\$69,467,059 70	25
—	—	—	—	26
51,695,023 21	53,611,753 34	67,162,525 32	42,922,868 63	27
449,784 63	537,170 82	214,902 49	181,641 02	28
7,137,098 54	10,691,982 41	5,702,972 74	21,199,960 27	29
507,978 51	918 69	2,456,354 98	451,535 00	30
—	—	—	—	31
14,133 17	16,420 64	—	640,333 72	32
2,143,324 02	1,591,012 61	1,743,754 24	538,111 15	33
2,555,976 89	1,487,636 20	1,222,757 28	1,392,489 91	34
331,748 79	5,927,367 58	10,332,870 70	2,048,561 89	35
—	—	—	—	36
6,001,896 97	742,724 72	317,183 99	78,479 22	37
8,248,600 00	11,894,700 00	12,766,563 41	2,467,800 00	38
4.71 12,067,925 70	4.95 9,359,704 84	4.94 11,349,248 78	1.84 3,356,897 84	39
6.74	3.90	4.39	2.50	40
\$210,498,235 27	\$271,256,047 14	\$295,991,477 07	\$144,745,738 35	41
\$210,498,235 27	\$271,256,047 14	\$295,991,477 07	\$144,745,738 35	42
57,457	80,051	101,758	30,006	43
7,867	10,621	13,579	7,929	44
5,716	10,225	11,951	4,580	45
59,608	80,447	103,386	33,355	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
\$9,152,971 03	\$12,429,570 84	\$12,876,083 30	\$6,634,702 03	48
222,581	270,841	439,982	111,595	49
112,105	142,207	204,812	79,707	50
\$53,780,469 38	\$73,951,561 74	\$87,552,278 11	\$73,788,585 66	51
\$45,770,134 51	\$67,960,119 70	\$77,272,930 46	\$56,228,624 62	52
\$2,994 00	\$2,986 00	\$2,474 00	\$4,007 00	53
11,826	13,837	19,130	4,398	54
\$11,824 00	\$12,400 00	\$11,208 00	\$18,629 00	55
3,709	4,757	7,543	1,352	56
\$1,708 00	\$1,449 00	\$1,309 00	\$2,111 00	57
\$12,335,097 66	\$16,377,010 25	\$17,109,139 95	\$9,371,445 24	58
\$1,004,961 32	\$1,117,611 57	\$1,042,805 51	\$573,766 45	59
264,637 17	261,245 51	373,338 04	43,292 67	60
169,274 66	212,761 05	161,294 76	94,613 03	61
6,955 00	24,417 20	14,000 00	9,475 00	62
199,200 00	316,362 30	244,170 89	110,190 86	63
684,288 80	728,647 11	686,758 50	346,551 25	64
13 05	11 70	9 96	88 81	65

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1971

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 120,501 63	Deposits	\$10,127,603 73
United States Government obligations direct and fully guaranteed	11,208,388 15	Surplus	1,367,121 46
All other assets	165,935 31		
Total Assets	\$11,494,825 09	Total Liabilities	\$11,494,825 09

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks	\$68,549,305 58
Balances with banks	487,523 55	All other liabilities	2,062 63
United States Government obligations direct and fully guaranteed	113,119,426 51	Surplus	46,864,006 06
All other assets	1,808,324 21		
Total Assets	\$115,415,374 27	Total Liabilities	\$115,415,374 27

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1971

Assets		Liabilities	
Cash	\$ 355,418 33	Shares of beneficial interest (50,338)	\$74,019,092 76
Investments (at cost)	74,730,809 92	Accounts payable, investments	345,728 10
Accounts receivable, investments	745,959 94	Expenses accrued	7,647 82
Dividends receivable	145,735 45	Undistributed net income	649,022 46
Interest receivable	4,971 67	Accumulated and realized gain on securities	954,145 98
		Other liabilities	7,258 19
Total Assets	\$75,982,895 31	Total Liabilities	\$75,982,895 31

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1971

Assets		Liabilities	
Balances with national banks	\$ 320,294 00	Future service funds	\$26,933,031 00
United States Government obligations direct and fully guaranteed	1,613,593 00	Advance payments	24,982,488 00
Other bonds, notes and debentures	9,546,908 00	Other liabilities	4,913,927 00
Bank, Fire Insurance and other stocks	22,717,082 00		
Deposits in savings banks	22,216,711 00		
F.H.A. mortgage loans	414,858 00		
All other assets			
Total Assets	\$56,829,446 00	Total Liabilities	\$56,829,446 00

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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3. Dividends	107
4. Comparative statement of transactions	108
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6. Surplus	110
7. Various statistics from 1967 to 1971 inclusive	110



STATEMENT No. 1
COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1971	October 31, 1970	% of Total Assets	
			1971	1970
ASSETS				
Cash, checks and items	\$ 53,487,797 93	\$44,917,365 77	.38	.36
Due from banks	89,104,420 32	77,144,530 08	.63	.62
Chapter 168, s. 51A	38,527,471 26	3,706,746 59	.27	.03
U. S. Government obligations direct and fully guaranteed	728,944,762 39	715,608,010 36	5.16	5.72
State, county and municipal obligations	26,059,838 33	13,114,171 21	.18	.11
Other bonds, notes and debentures	2,505,353,766 74	1,802,436,431 74	17.75	14.41
Bank and Fire Insurance Company stocks, etc.	546,625,628 47	475,837,798 72	3.87	3.80
Federal Funds sold	167,960,000 00	108,095,000 00	1.19	.86
Real estate loans (conventional)	6,066,767,151 89	5,555,547,101 34	42.97	44.42
G.I. loans (in-state)	920,087,218 79	905,527,688 23	6.52	7.24
F.H.A. loans (in-state)	889,778,613 35	847,959,536 75	6.30	6.78
G.I. loans (out-of-state)	632,554,495 72	623,374,858 65	4.48	4.98
F.H.A. loans (out-of-state)	866,176,888 92	823,860,267 92	6.14	6.59
Personal loans	156,410,710 59	129,478,109 79	1.11	1.04
Other loans	269,829,155 94	247,953,168 88	1.91	1.98
Banking premises	63,056,578 26	57,967,484 53	.45	.46
Furniture and fixtures	23,358,281 74	20,701,521 73	.16	.17
Other real estate owned, etc.	12,320,520 14	4,888,004 51	.09	.04
Taxes and insurance paid on mortgaged properties	929,070 86	1,260,564 96	.01	.01
Mortgage acquisition costs	5,546,575 69	6,546,659 82	.04	.05
Mutual Savings Central Fund, Inc.	9,646,784 60	9,640,931 46	.07	.08
Deposit Insurance Fund	975,031 08	931,922 86	.01	.01
All other assets	43,287,296 62	30,636,185 05	.31	.24
TOTAL	\$14,116,791,262 63	\$12,507,134,060 95	100.	100.
LIABILITIES				
Ordinary deposits	\$8,635,648,023 03	\$7,727,293,094 12	61.17	61.78
Daily Interest Account deposits	22,005,730 28	62,471,150 88	.16	.50
Special Notice Account deposits	3,027,108,016 15	2,906,527,843 69	21.44	23.24
Systematic Savings Account deposits	3,999,925 87	4,242,808 4703
Term Deposit Accounts	813,188,409,381 55	379,145,545 43	5.76	3.03
Club deposits	21,334,889 99	19,280,946 70	.15	.15
Borrowed money	500,000 00	1,300,000 00	—	.01
Dividends on deposits, declared and unpaid	3,347,987 79	1,950,034 83	.03	.02
Unearned discount	58,724,767 74	54,754,856 33	.42	.44
Due to mortgagors	210,869,714 80	159,643,135 21	1.49	1.28
Mortgagors' payments not applied	191,798,942 23	145,771,919 30	1.36	1.17
Net interim income	31,223,184 06	32,546,960 36	.22	.26
All other liabilities	48,323,010 49	38,381,093 51	.34	.31
Guaranty Fund	544,835,010 84	515,418,673 61	3.86	4.12
Surplus	503,662,677 81	458,405,998 51	3.57	3.66
TOTAL	\$14,116,791,262 63	\$12,507,134,060 95	100.	100.

*Includes Federal Funds

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1971
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$598,042,701 36
(b) Interest on bonds	191,545,255 58
(c) Dividends on stocks	34,126,227 26
(d) Commissions, fees, etc.	4,983,857 63
(e) Real estate by foreclosure	94,119 39
(f) Other current operating earnings	5,648,460 72
Gross Current Operating Earnings	\$834,440,621 94
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$52,468,549 52
(b) Taxes, other than income and real estate	12,954,341 77
(c) Bank building occupancy	11,727,055 17
(d) Furniture and fixtures, equipment, etc.	4,592,169 40
(e) Real estate by foreclosure	118,363 21
(f) Other current operating expenses	33,163,515 68
Total Current Operating Expenses	\$115,023,994 75
NET CURRENT OPERATING EARNINGS	\$719,416,627 19
TRANSFERS TO GUARANTY FUND FROM EARNINGS	27,023,801 19
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$692,392,826 00
ALL DIVIDENDS PAID EXCEPT EXTRA	\$629,836,816 17
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$62,556,009 83
PROFITS ON ASSETS SOLD OR EXCHANGED	18,316,279 79
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	8,130,224 08
Subtotal	\$89,002,513 70
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$27,788,952 38
(b) On loans	1,333,364 49
(c) Extra dividends paid on deposits	254,662 96
(d) Transfers to Guaranty Fund from Surplus	2,306,948 51
(e) All other	5,345,855 87
Total Charges to Surplus, and Additions to Allocated Reserves	\$37,029,784 21
NET PROFITS BEFORE INCOME TAXES	\$51,972,729 49
FEDERAL TAXES PAID	8,039,926 49
NET PROFITS AFTER INCOME TAXES	\$43,932,803 00
TRANSFERS FROM GUARANTY FUND	—
NET CHANGE FOR PERIOD	\$43,932,803 00
SURPLUS AT BEGINNING OF PERIOD*	490,953,058 87
SURPLUS AT END OF PERIOD*	\$534,885,861 87

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3
DIVIDEND RATES
ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
3 1/4	-	-	-	-	-	-	-	-	-	1
3 1/2	-	-	-	-	-	-	-	-	-	3
3 3/4	-	-	-	-	-	-	-	3	12	21
4	-	-	-	-	-	8	70	85	125	150
4 1/8	-	-	-	-	2	11	28	29	5	-
4.20	-	-	-	-	-	2	2	1	-	-
4 1/4	-	-	-	2	20	72	64	51	36	6
4.30	-	-	-	-	3	5	1	1	-	-
4.35	-	-	-	-	-	1	-	-	-	-
4 3/8	-	-	-	-	8	13	5	2	-	-
4.40	-	-	-	-	2	-	-	-	-	-
4 1/2	-	-	3	77	110	56	9	8	2	-
4.60	-	-	-	4	-	1	-	-	-	-
4.65	-	-	-	2	1	-	-	-	-	-
4 5/8	-	-	-	24	9	3	-	-	-	-
4 3/4	1	1	27	46	18	7	-	-	-	-
4.80	-	-	2	3	-	-	-	-	-	-
4 7/8	-	-	3	2	1	-	-	-	1	-
5	3	27	107	13	2	-	-	-	-	-
5.05	-	-	1	-	-	-	-	-	-	-
5 1/8	-	-	8	8	8	8	8	8	8	8
5 1/4	167	145	15	3	-	-	-	-	-	-
5 1/2	-	-	7	-	-	-	-	-	-	-
Total	171	173	173	176	176	179	179	180	181	181
Average Rates	5.24	5.21	5.00	4.64	4.50	4.35	4.15	4.12	4.05	3.97

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
4 1/4	-	-	-	-	-	2	6	8	10	10
4.30	-	-	-	-	-	-	1	1	-	-
4 3/8	-	-	-	-	1	3	12	9	1	-
4 1/2	-	-	-	1	4	25	73	55	21	2
4.60	-	-	-	-	-	3	-	-	-	-
4 5/8	-	-	-	-	2	13	12	10	2	-
4.65	-	-	-	-	-	1	-	-	-	-
4.70	-	-	-	-	-	1	-	-	-	-
4 3/4	-	-	1	1	39	61	4	1	-	-
4.80	-	-	-	-	4	1	-	-	-	-
4 7/8	-	-	-	-	4	4	-	-	-	-
4.90	-	-	-	-	1	-	-	-	-	-
5	1	1	2	90	80	17	-	-	1	-
5.10	-	-	-	3	-	-	-	-	-	-
5 1/8	-	-	1	20	1	-	-	-	-	-
5.15	-	-	-	3	-	-	-	-	-	-
5 1/4	-	1	46	30	1	-	-	-	-	-
5.30	-	-	2	-	-	-	-	-	-	-
5 3/8	-	-	5	1	-	-	-	-	-	-
5 1/2	163	157	84	-	-	-	-	-	-	-
5.55	-	-	1	-	-	-	-	-	-	-
5 5/8	-	-	6	-	-	-	-	-	-	-
5 3/4	-	-	4	-	-	-	-	-	-	-
Total	164	159	152	149	137	131	108	84	35	12
Average Rates	5.50	5.50	5.42	5.07	4.90	4.71	4.49	4.48	4.45	4.29

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
RATE	5.37	5.35	5.19	4.84	4.67	4.50	4.28	4.23	4.11	3.99

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1971	1970
ACCOUNTS¹		
Number opened during year	623,695	619,941
Number closed during year	508,536	526,629
Number open October 31	3,919,073	3,803,914
Average in each account	\$3,190 00	\$2,913 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$12,502,171,077 00	\$11,079,680,443 00
Increase over previous year	\$1,422,490,634 00	\$683,881,995 00
Number of deposits during year	14,506,267	13,047,561
Number of withdrawals during year	7,739,607	7,056,109
Average deposit	\$331 00	\$306 00
Average withdrawal	\$518 00	\$547 00
Amount deposited during year	\$4,799,674,649 00	\$3,986,141,012 00
Amount withdrawn during year	4,007,275,494 00	\$3,862,797,624 00
LOANS		
Number of real estate loans October 31	632,191	626,053
Average real estate loan October 31	\$14,830 00	\$13,986 00
Number of personal security loans October 31	219,180	204,306
Average amount of same	\$1,945 00	\$1,847 00
INCOME, DIVIDENDS, ETC.		
Total income	\$834,440,622 00	\$734,662,664 00
All dividends paid except extra	629,836,817 00	560,112,836 00
Extra dividends	254,663 00	425,771 00
Expenses	115,023,995 00	100,682,321 00
Federal taxes	8,039,926 00	3,099,913 00
State taxes	11,089,131 00	9,559,867 00
Credited to Guaranty Fund	29,330,750 00	24,753,922 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1970			1970		1969		1968		1967	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$52,468,549 52	6.27	4.20	6.27	4.16	6.41	3.97	6.72	3.91	6.88	3.83
Occupancy . .	13,618,752 33	1.63	1.09	1.63	1.08	1.66	1.03	1.69	.99	1.68	.94
Advertising . .	7,168,448 53	.86	.57	.91	.60	.84	.52	.79	.46	.78	.43
Contributions and Memberships . .	1,275,504 58	.15	.10	.16	.11	.16	.10	.17	.10	.19	.11
State Tax . . .	11,089,131 17	1.33	.89	1.30	.86	1.21	.75	1.30	.76	1.32	.74
Miscellaneous . .	31,192,306 79	3.74	2.50	3.63	2.41	3.85	2.38	3.90	2.27	3.86	2.14
Total . . .	\$116,915,692 92	13.98	9.35	13.90	9.22	14.13	8.75	14.57	8.49	14.71	8.19

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1967.	\$450,684,439 69	4.90	\$382,948,460 99	4.16	\$833,632,900 68	9.06
1968.	469,034,492 30	4.82	399,700,577 09	4.11	868,735,069 39	8.93
1969.	490,725,440 25	4.71	428,001,806 07	4.11	918,727,246 32	8.82
1970.	515,418,673 61	4.64	458,405,998 51	4.13	973,824,672 12	8.77
1971.	544,835,010 84	4.35	503,662,677 81	4.02	1,048,497,688 65	8.37

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1966 TO 1970, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	Per-centage of Expense to Assets	INCREASE IN LOANS	
														Real Estate	Personal Security
1967	176	3,587,036	25,688	.72	\$9,178,444,553	\$538,722,293	6.24	\$2,559	\$1,023,462	\$6,768,140	\$73,812,790	.80	.71	\$360,979,806	\$35,752,237
1968	176	3,643,360	56,324	1.57	9,704,075,970	525,631,387	5.73	2,663	1,022,332	7,361,351	80,907,707	.83	.74	424,069,484	41,045,793
1969	173	3,710,602	67,242	1.85	10,395,798,448	601,722,477	7.13	2,802	1,702,643	7,776,422	89,379,470	.86	.76	600,585,723	55,945,843
1970	173	3,803,914	93,312	2.51	11,079,680,443	683,881,995	6.58	2,913	3,099,913	9,559,867	100,682,321	.91	.80	427,813,346	44,588,251
1971	170	3,919,073	115,159	3.03	12,502,171,077	1,422,490,634	12.84	3,190	8,039,926	11,089,131	115,023,995	.92	.81	619,096,016	48,808,588